

THE SATURDAY EVENING POST

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DEC. 25, 1909

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DRAWN BY
SARAH S. STILWELL WEBER

More Than a Million and a Quarter Circulation Weekly

Cut Out This New Year Calendar For 1910



Write A. S. HINDS, 79 West St., Portland, Me., for a FREE TRIAL BOTTLE of Hinds' Honey and Almond Cream.
Best for the Complexion. Best for Chapped, Rough, Sore and Eruptive Conditions of the Skin.

Hinds' Honey and Almond Cream Calendar—1910

JANUARY							FEBRUARY							MARCH							APRIL						
Sun	Mon	Tues	Wed	Thur	Fri	Sat	Sun	Mon	Tues	Wed	Thur	Fri	Sat	Sun	Mon	Tues	Wed	Thur	Fri	Sat	Sun	Mon	Tues	Wed	Thur	Fri	Sat
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CUT OUT THE CALENDAR ON THIS LINE

More Automobile Litigation

WE object to other companies using our trade names and phrases. For years we have been establishing the name *Glide Special*, and we intend to fight in the courts all attempts on the part of competitors to appropriate our trade name after we have made it popular. We have instructed our attorneys to bring suit against offenders.

Not the Same Old Dope

Of course the *Glide* has a Multiple Disc Clutch, Selective Type Transmission, Bevel Gear Drive, and all of the specifications the same as others advertise, but what you want to know about is the detail of design and why it is better.

This advertisement is not intended as our annual catalog, which explains fully and will be gladly mailed free upon request.

Take the four highest-priced automobiles that naturally suggest themselves to you.

Forget Price

Then put the *Glide* up against these cars. Forgive it nothing. Concede it no point it doesn't *prove*. Forget price and just *compare*.

The *Glide* motor is the *same* type used in the highest-priced four-cylinder cars. 45-horsepower (real, not imaginary). And

45-Horsepower is all You Ever Need

Less power means not enough. More means waste, and is apt to rack your car to pieces.

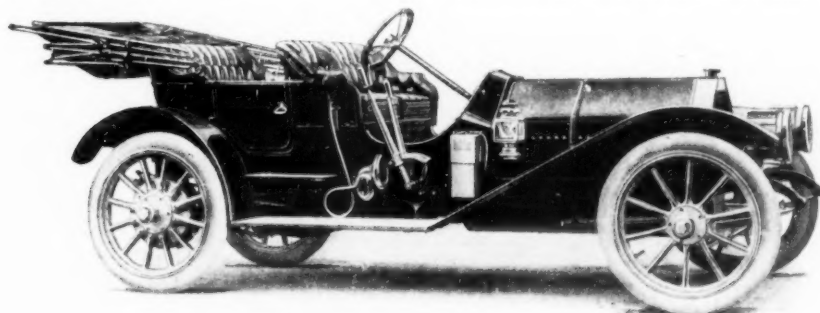
The Cylinders are cast separately, giving maximum cooling surface.

5-bearing Crankshaft.

The constant-level, self-contained and self-regulating Oiling System—the *Glide's* own *special* feature—is the best thing for a motor ever invented.

The *Glide* car was *first* to use the Multiple Disc Clutch. Thirteen large discs contained in the flywheel, running in oil. Starts the car on any speed *gently*—requires no adjustment—has no end-thrust. No other clutch compares with it.

The *Glide's* one Universal joint is located where the universal joint *belongs*, between the motor and transmission—transmitting only the *initial* power of the engine. Housed in a dust-proof, oil-tight metal case—not a leather "shoe." One oiling lasts a year.



Glide Scout—Our Demi-tonneau Roadster
40 x 4-inch Wheels and Tires. Wheel Base 122 inches. \$2500

THE BARTHOLOMEW CO., 601 Glide St., Peoria, Ill., U.S.A.



Glide Special 45

7-Passenger 45-horsepower Touring Car, \$2500

Wheel Base, 120 inches—36 x 4½ Tires

Brakes on the *Glide* are extra big and efficient. 16 inches diameter, 3 inches wide, and special-fabric-lined. This year's brakes have equalizing bars—insuring equal pressure on all wheels.

Glide cars are worth all the money any car sells for, because they possess the very same parts and offer more in *Special* improvements.

36x4½ inches on Touring Car; 36x4 inches on Roadster.

We use the same "Rough Rider" Springs as the \$5000 cars.

The same upholstery—bright finished, long-grained, hand-buffed leather. Cushioned with best grade long, curled hair.

Some New Features

Body lines of all *Glide* Cars have been refined; weight reduced; frames are lower without reducing road-clearance; steering wheel is bigger, of Circassian Walnut, scalloped on the inside and corrugated at top and bottom. The 1910 *Glides* have a dozen other new features that mean *real* improvements.

We guarantee satisfaction. We guarantee every piece and part of a *Glide* car for one year free of defective material and imperfect workmanship, and will make good if such a piece is found.

If the General Mechanical Engineer of a factory, located near Chicago, operating with more than 14,000 employes, selects the *Glide* after a thorough mechanical examination of every car worthy of attention, and is then willing to tell after a year's experience that the car has made good, that evidence is worth something to you. His name on application.

The new *Glide* Cars will be sold by a good dealer in your city. Write us for his name and our handsome 1910 Catalog, that tells in detail why the new *Glide* is the equal of *any* automobile at any price—the car of advanced ideas, right style and service for years to come.

**Write for 1910 Catalog Today on
this Convenient Blank:—**

THE BARTHOLOMEW CO., Peoria, Ill.	
601 Glide Street	
Gentlemen—Kindly send your Catalog of <i>Glide Special 45's</i> for 1910.	
Name.....	
Address.....	
City.....	State.....

Mitchell

The Mitchell "T", \$1,350

THE greatest value in an automobile this country—or any other country—has ever produced.

In every detail it is the low-cost, high-class car, and made of precisely the same materials as the high-cost car.

Thirty-thirty-five horse-power, five passengers—it is the roomiest, easiest riding, most aristocratic looking and artistically finished motor car in existence.

The same general statement fits the other two cars of the Mitchell line—the Roadster of 30-35 horse-power at \$1,100, and the Mitchell Six of 50 horse-power at \$2,000.

**The Car You Ought to Have at the Price
You Ought to Pay**

Silent as the Foot of Time

The change in style and finish and the elimination of all noise have removed whatever criticism may have been uttered in the past.

These cars show to the world that splendid high-class motor cars can be *built* and *sold* at low cost, and the best evidence of the fact is that, although we have greatly increased our facilities, *we can't begin to supply the public demand.*

Our entire output for 1910 was contracted for three months ago. We could sell twice the number if we could make them. *But we can't.* So that America and Europe must be satisfied this year with six thousand Mitchells. This unquestionably indicates that the trend of public desire is toward the low-cost, high-class car—in one word, the MITCHELL.

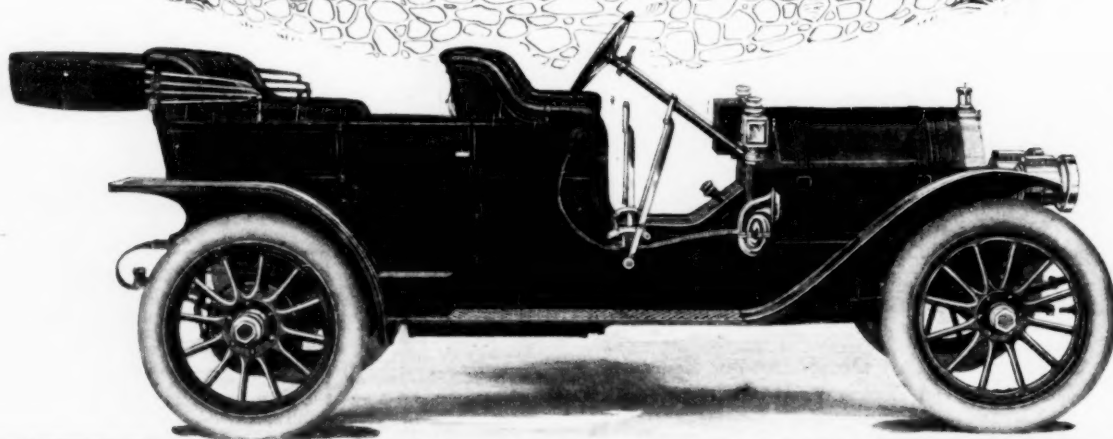
Mitchell Motor Car Co.

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The "Billion-Dollar" Copper Merger—By Denis Donohoe



IT IS a far cry from those swarthy, flat-nosed slaves of an Egyptian master, mining copper ore at Maghara on the Sinai peninsula, in the year B. C. 5000, to the new Steptoe Valley smelter, with its present capacity for treating 6000 tons daily and a prospective capacity of 10,000 tons; yet the recorded history of copper production bridges this stupendous gulf of time. The story of that pioneer band of miners and metallurgists has endured until this day, written in hieroglyph by priestly scribes upon papyrus rolls or graven on the living rock; while, for the details of the latest triumph of engineering skill, the huge Steptoe plant at McGill, Nevada, one must have recourse to the recent issues of the scientific journals. The output of imperfectly-refined copper from those charcoal-fed kilns at Maghara in the misty long ago probably did not exceed one hundred thousand pounds in any year; yet it sufficed to supply a great nation with weapons, tools, articles of personal adornment and a crude circulating medium in the form of rings and ingots. Last year the world mined, smelted and refined more than seven hundred and twenty-five thousand long tons of copper, and carried over into 1909 a stock of the metal that is estimated at considerably less than ten per cent of the total product. The output of the American refineries in 1908, exclusive of scrap copper, reached one billion and ninety-four million pounds; while a careful computation of the country's probable production this year gives one billion and four hundred million pounds as the approximate figures.

Yet, today, those who have studied the subject most deeply believe that the immediate future—the next five, or possibly even three years—will witness such a tremendous increase in the world's demand for copper that the mines and smelters will be taxed to their utmost capacity to supply it. The Steptoe plant and several similar titanic works now building or projected are the concrete embodiment of this conviction. Copper, second only to iron in its tenacity, and the peer, for commercial purposes, of the precious metals in malleability and ductility, the first of the metals after gold to be wrested from Nature's storehouse and wrought by primitive man to his uses, is coming into its own again. To the mental vision of the practical man of affairs and the scientist we seem to be standing upon the threshold of an Electrical Age, in the progress of which quantities of copper that will stagger human comprehension will be demanded and supplied.

It was the general recognition of this pregnant fact, far more than any emergency of the hour, that served to bring and hold together in conclave in New York, during the past few weeks, the representatives of nearly two-thirds of all the copper mines in the Americas. It was the clear mental visualization of that which the future has in store for the metal that caused Mr. Morgan, Mr. Stillman and the great house of Rothschild to unite their efforts to do for copper what Mr. Morgan and his associates did for steel.

The Corporate Members of the New Combination

THE following companies will probably be members of the new combination in the end: Amalgamated, Anaconda, Utah Consolidated, International Smelting and Refining, Butte-Coalition, Greene-Cananea, North Butte, Calumet and Arizona, Superior and Pittsburgh, Utah Copper, Nevada Consolidated (including Cumberland-Ely and the control of Nevada Northern Railway), United Metals Selling Company, Giroux Consolidated, Cerro de Pasco, Tennessee Copper, Ray Consolidated, Miami, Boston Consolidated and Chino.

To recapitulate the proximate causes which led these vast and discordant interests to consider the advantages of combination or consolidation; to recount the steps in the negotiations so far as they have proceeded and are known, and to set forth the partial results already obtained—such is the scope of this article.

Now, who is the ultimate consumer of copper? You are, though probably not one man or woman in ten thousand ever gives his or her individual consumption of copper a single thought! The reason of this is that copper comes to us in masquerade. One of its most valuable properties is that of forming permanent alloys with the several metals in varied proportion, and these alloys possess certain characteristics of their parent metals in intensified form, which render them peculiarly adapted for divers specialized

uses. Thus bronze, of which there are many varieties, contains, usually, from eighty per cent to ninety-seven per cent of pure copper, and its uses compass the field of human endeavor from marine turbines to statuary. Brass, the commonest alloy of copper, containing from fifty per cent to eighty-eight per cent of the metal, has a thousand domestic uses and enters intimately into the personal life of every one; though, because it is so frequently presented to our notice disguised by a superficial plating of nickel or silver or gold, or covered with lacquer, or painted in gay colors, we fail to recognize it. The familiar talcum-powder can, found in every nursery and upon my lady's dressing-table, is a generally-unsuspected instance in point, and from the nickel or silver plated faucets and fittings in the bathroom to the bass strings of the upright or grand piano the home fairly scintillates with unrecognized copper. The bottom of the clothes-boiler; the locks, hinges, knobs and escutcheons on the doors; the curtain and portiere rods; the drawer-pulls, and frequently the castors on the furniture in the living-room; the hooks and eyelets on your laced shoes; some of your bedsteads, doubtless; the alarm clock that calls you betimes in the morning and the works of all the other clocks in the house; the telephone bells, wires and fittings; the gas fixtures and electroliers; most of the buttons that are of metal on everything you wear; your chafing-dish, even if it be of sterling silver; the solution with which the gardener sprays the rosebush on the lawn; your fourteen-carat gold studs and sleeve-links—which means an alloy of fourteen parts of gold to ten of copper—even Madam's wedding ring and her jewelry—all contain copper!

The Users and Consumers of the Red Metal

YOU sweeten your matutinal coffee with sugar manufactured in huge copper vacuum pans, as you read the news printed on paper made of wood pulp cooked in copper vats. To mention, even most briefly, the varied uses to which copper is put in modern life would occupy a column, and the recapitulation would read like a catalogue of all the arts and sciences. Again, new uses for the metal are arising almost daily. Automobiling, since it became general, has stimulated the industry, but the governing factors that may be counted upon to shape the destiny of the metal are the tremendous advances achieved by applied electrical science during the decade, and the world-wide movement for the conversion of water-power into electrical energy. Copper, with a conductivity approximating that of silver, which ranks first in the scale, is electricity's handmaid, and she will accept no substitute. Ten or a dozen years ago trolley roads were more or less of a novelty and were confined, generally speaking, to the larger cities and their immediate suburbs. Today there are forty-five thousand miles of trolleys in operation in the United States, utilizing more than forty-seven thousand tons of copper for power transmission alone, and each successive year sees vast areas gridironed with new tracks. A single American telephone company—country-wide, to be sure, in its reach—maintains three hundred and eighty-five million pounds of copper wire in operation, and in a single recent year added fifty million pounds of new wires to its lines. The domestic consumption of copper in 1909 is estimated at seven hundred and eighty million pounds, an increase of about eight per cent over last year's totals; and the American mines furnish nearly two-thirds of the world's supply.

What figure will this country's consumption of copper attain three years hence, when the hydro-electric powers now in process of development throughout the length and breadth of the land are brought to full perfection and each begins to distribute power, light, heat and electrical impulse over areas the boundaries of which are the circumferences of circles hundreds of miles in diameter?

What will it be when the general electrification of the terminals and the suburban service of all the great trunk lines, temporarily interrupted by the panic of 1907, is resumed?

What will that annual consumption amount to if the country continues to advance during the next decade in the same ratio of progression that has marked this one?

Unless Mr. Morgan had read the answer to these questions very clearly in his own mind, it is safe to assume that he would never have attempted the Herculean labor of harmonizing the warring copper interests.

The time was ripe for the effort. Stimulated by the extravagant prices attained by the metal during the latter part of 1906 and the beginning of 1907, when copper touched twenty-six cents, dozens of abandoned properties were revamped and put in order for production, while scores of new deposits were opened up. The advent of 1909 found some of these concerns producing copper at a net loss of from two to three cents a pound, with the metal ranging around fourteen cents, and as the year progressed and copper declined to twelve and one-quarter cents, most of these copper companies closed their mines. By November 1, 1909, the world's visible supply of copper stood at three hundred and eighty-five million pounds, and the American surplus at one hundred and fifty-three million five hundred thousand pounds. The demand for the metal was steadily increasing and the market price was moving up. Between November 1 and November 13 more than three hundred and twenty-five million pounds of copper were sold for immediate and future delivery at a mean price of thirteen and one-half cents. Much of this improvement, doubtless, is justly attributable to Mr. Morgan's advent into the copper situation and to the inauguration of the series of conferences on November 14, but the movement of copper toward higher price levels was plainly apparent some time before these events occurred.

The resumption of the electrification of the New Haven road's suburban system marked the beginning of the movement, as the copper people accepted it as an indication that the railroads generally would soon again come into the metal markets. On December 1 the Pennsylvania Railroad filed plans for the construction of electric branch lines to operate through the McAdoo tunnel.

Porphyry Copper a New Factor

HAD it not been for the existence of a certain insistent actuality—a stubborn fact which, like Banquo's ghost, would not down—the ever-present skeleton persistently confronting the copper magnates at their well-spread banquet-table—probably all Mr. Ryan's eloquence and diplomacy would have been expended in vain ere the real owners of Amalgamated consented to consider the scheme for the unification of the copper interests. Certainly, five years ago they would not have consented; but then, five years ago the porphyry coppers were merely an engineer's daydream. Today they are a reality to be reckoned with, increasing from month to month in their importance and bidding fair to become in the not too-distant future a factor of paramount moment in the metal market.

Since geologists will not attempt to classify even the commonest specimen until they have examined a microscopic section of it, the reader must perforce accept as a definition of porphyry, as used in this article, a series of igneous rocks more or less speckled in appearance, of varied chemical composition, very widely distributed throughout the West. In fact, among the Nevada miners any rock that is not distinctly quartz, granite, limestone, sandstone or shale is called porphyry. Prior to 1905, this particular porphyry which contains copper attracted scarcely the slightest attention. The few geologists and engineers who had examined the rock and had recognized the minute particles generally distributed throughout the ground mass as a high-grade sulphide of copper all believed that the rock was far too lean to be worked profitably.

In the United States there was one man of ample means who had faith from the very beginning in the workability of certain porphyry copper deposits in Nevada. Month in and month out Mr. James Phillips, Junior, the president of Butte and Boston, a subsidiary company of the Amalgamated, and prominently identified with many other producing copper companies, kept a force of men tunneling and stoping in a Nevada hillside. The deposit seemed to be of great extent and singularly uniform in ore values. True, its average copper tenor was less than two and one-half per cent; but then, the rock was decomposed, friable and, therefore, possibly might be cheaply worked. It was then, in the early days of 1905, that the copper world first began to hear vague rumors concerning porphyry copper. But a railroad was necessary, as the mine lay far away in an alkali desert, one hundred and fifty miles from everywhere. Mr. Phillips built it. Last year the property produced and marketed 34,527,823 pounds of copper.

The older companies, working veins and hoisting the ore from depths varying from one-quarter to half a mile, cannot begin to compete in low cost of production with vast deposits mined by steam shovels working practically at the surface in shallow pits, notwithstanding that the copper tenor of the veins is generally much higher. But this cupriferous porphyry is not confined to Nevada. The Guggenheims and many others have found that they had deposits of it.

The initiative in calling the merger conference was taken by Mr. J. D. Ryan, the president of the Amalgamated, Mr. Urban H. Broughton, the son-in-law of the late Henry H. Rogers, and Mr. Benjamin B. Thayer, the president of Anaconda—in other words, by the Amalgamated, Utah Consolidated and Cole-Ryan interests. To these

gentlemen is due the credit of having secured the coöperation of Mr. Morgan, who arranged that Mr. William E. Corey should attend the early meetings and guide the conference along the general lines of organization that have made the United States Steel Corporation so successful. Mr. Corey is the president of the latter company and is thoroughly familiar with the complex details of its organization. The meetings were held in New York, in the offices of the American Smelting and Refining Company—which, by the way, was not to form a component part of the combine.

The Men Who Planned a Copper Merger

MR. GUGGENHEIM, as the president of the Smelters Securities Company, attended every meeting, as did also Mr. James Phillips, Junior, president of Nevada Consolidated, and Mr. Adolph Lewisohn, president of the United Metals Selling Company, the Miami Copper Company, and heavily interested in the Tennessee Copper Company. Messrs. Ryan and Thayer were also in constant attendance. Mr. Henry C. Frick, who is associated with Mr. Morgan and Mr. J. B. Haggin in the ownership of the fabulously-rich Cerro de Pasco mines in Peru, and Mr. Thomas F. Cole, of the Cole-Ryan syndicate, which embraces Butte-Coalition, as well as the Greene-Canea, North Butte, Giroux, Calumet and Arizona, and Superior and Pittsburgh coalitions, were constant visitors. D. C. Jackling, general manager of Ray Consolidated, C. M. McNeill, president of Utah Copper, A. Chester Beatty, the consulting engineer, Charles Briggs, president of Calumet and Arizona, and Superior and Pittsburgh, and the representatives of a number of other companies, mostly subsidiary, participated in the conference from time to time. Through Mr. Belmont, the Rothschilds, who control Rio Tinto, the famous Spanish copper mine with a record of production extending over three thousand years, and the Compagnie de Boleo, a close corporation operating in Baja, California, kept in close touch with the progress made at the meetings. It looked, however, as if, in the event of a successful outcome of the conferences, the participation of these great European financiers would be confined to the underwriting of the stock issues, and that Rio Tinto and Boleo would not form a part of the merged properties.

At this writing the newspapers are announcing that the merger has been declared off. Should the meetings be resumed and the combination finally go through, the precise form that it will take cannot be predicted; but this was the understood plan: A company capitalized at from seven hundred and fifty million to one billion dollars—and quite possibly at the latter sum—was to be organized to take over the assenting properties. No bonds were to be issued, but simply preferred and common stock. The producing, dividend-paying properties were to be purchased with this preferred stock, with a bonus of common stock based on merit—that is, blocked-out tonnage, cheapness of production, and the like. The companies that have not yet reached a productive basis were to receive only common stock for their properties. The preferred stock, it was planned, would pay six per cent on par, with copper selling at thirteen cents, and the common stock pay four per cent on par, should copper advance to fifteen cents. The metal is now selling at thirteen and three-quarters cents.

Apparently it was not contemplated that any dividends should be declared upon the common stock, unless the metal advanced to fifteen cents a pound. Only sufficient stock was to be issued to purchase the properties, and the surplus was to be held in reserve in order to provide at some future date for the purchase of new properties or additional proved acreage. It was the avowed intention of the participants not to jump the price of copper to the consumer to an exorbitant figure, and Mr. Morgan's coöperation was secured only upon a distinct understanding on this point.

How the Metal Market Fluctuates

THE aim of the merger, according to the participating owners of copper mines, was to wrest the control of their product from forestallers and speculators, to eliminate waste in distribution, and to insure a uniform supply of copper as it is needed, at a stable but not excessive price. How erratic have been the fluctuations in the market quotations of the metal during the past seven years may be gleaned from this table:

PRICES OF ELECTROLYTIC COPPER					
AVERAGE BY MONTHS EXPRESSED IN CENTS					
	High		Low		
1903, April	14.890	January	12.260		
1904, December . .	14.890	February	12.415		
1905, December . .	18.590	June	15.000		
1906, December . .	22.885	February	17.869		
1907, March	25.065	December	13.163		
1908, November . .	14.210	May	12.820		
1909, January . . .	14.500	March	12.250		

What is a fair price for copper? The answer of the mine owners is not unanimous; but all agree that copper

should sell at not less than fifteen cents nor more than seventeen cents. These figures are based upon the cost of production, which varies greatly in the several mines. It ranges from seven and a half cents to twelve and a half cents a pound. The cost of production includes the cost of marketing, which, in not a few instances, has amounted to as much as two and a half cents a pound. The acquisition by the proposed combine of the United Metals Selling Company would place the marketing of the copper in the hands of the mine owners; and this would undoubtedly effect a very material saving to the companies. A further saving, in certain special instances, would be effected by the taking over of the International Smelting and Refining Company.

The attitude of the independent producers toward the merger was far from hostile, as may be deduced from the remark of Senator William A. Clark, that although he would not join he believed the project would be beneficial to all producers of the metal, "and," he added, "copper should sell for sixteen cents." Senator Clark owns several copper mines, and one of them, the United Verde, has an annual production of something like thirty-five million pounds of the metal.

It would be the merest guesswork to attempt to figure out from market prices alone—and these are constantly fluctuating over a wide range—the purchase price or exchange value in the merger of each of the several properties that had planned to join it. The result obtained is bound to be misleading, for, as has been seen, other factors, such as a low cost of production, developed ore reserves, transportation facilities, and so forth, in addition to the market value of the stock, would be taken into consideration by the parties to the merger. Amalgamated, for example, notwithstanding its relatively-high cost of production, possesses developed ore bodies sufficient to continue its present annual output for at least twenty-five years and, in addition, enormous tracts of timber land, coal fields, smelters, coking plants, several water-powers, and the like. An estimate of the value for merger purposes of the first twelve properties named on the previous page gives five hundred and one million dollars.

It is also worthy of remark that not one mine in the Lake Superior Copper region, which produced last year two hundred and twenty-five million pounds of copper, has figured in the plans for the consolidation. The laws of Michigan, under which these companies operate, prescribe forfeiture of charter as the penalty for combining.

Marcus Daly once likened the copper business to conducting a big department store, and added that gold-mining was running a peanut-stand on a side street. He meant that it was the gigantic scale of operation which counted, so that a difference of a fraction of a cent a pound meant utter ruin or fabulous wealth. There was no such thing, he said, as "a good little copper mine." Copper mines were great big things or, simply, they were not copper mines. This remark is just as true today as it was in the early nineties, when Daly made it.

Soft Answers

SIR THOMAS SUTHERLAND, the head of the P. & O. Company, was in the midst of a campaign at Greenock at a time when an addition to his family happened to be announced in the newspapers. "How's the missus and the baby?" inquired a solicitous elector at one of his meetings. Sir Thomas stood as solid as his native Aberdeen granite, and then rejoined: "If I did not know that you were conscientiously opposed to hereditary legislators I should say that the future M. P. for Greenock and his mother are doing remarkably well." Perhaps the best repartee of the kind on record was that of the present Duke of Leeds when, as Marquis of Carmarthen, he stood for the Brixton division of Lambeth in 1887. At that time he was a young man of twenty-five with a notably boyish appearance. At a meeting on the last night before the poll a voice from the audience, applying a popular catchword of the streets, inquired in sympathetic tones: "Does your mother know you're out?" "Yes, she does," replied the youthful Marquis; "and by this time tomorrow she'll know I'm in." And she did.

The most systematic method of dealing with questions was devised by the late Sir John Rigby, who was Solicitor-General in the Administration of 1892. When he was a Parliamentary candidate he was accustomed to make a note of the questions that were put to him, and then, after reading them again to the audience, he would settle half a dozen of them at once. His answer would be something like this: "To the first question I answer, No; the second, Yes; the third, No; the fourth I do not comprehend and I do not suppose the questioner does, either; the fifth I will consider when I see the bill; as to the sixth, Certainly not." The result was that, while Sir John could not be accused of evasion, both the audience and the hecklers themselves were unable to realize at the moment what his replies really amounted to, and had to wait until the paper the next morning gave them an opportunity of sifting out questions and answers.

GARMENTS FOR AVIATION

An International Episode—By Montague Glass

ILLUSTRATED BY ARTHUR WILLIAM BROWN

JAMES ATKINS, merchant tailor and breeches maker, surveyed his show window with a heavy sigh. In the middle of the polished plate glass the lion and the unicorn fought for the crown just as though James were purveying to his Majesty the King, in Bond Street, London, and not to the swell hotel trade in West Forty-odd Street, New York.

"I tell you the truth, Ike," he said to Isaac Feinsilver, salesman for the Hamsuckett Mills, "I'm tired of doing business under a *nommy de plum*."

Isaac looked up at the second story, but he saw only a gold-lettered window bearing the legend in gold script: "Mlle. Berthe, Robes et Manteaux," and down in the lower right-hand corner: "24 Rue D'Hauteville, Paris."

"I thought she was a dressmaker," he said.

James Atkins stared at him.

"What's the matter with you, Ike?" he asked. "For a feller what sells the fine retail trade like you do, Ike, you ought to know it the meaning of simple French words like *nommy de plum*."

"I ain't no Frencher, Jake," Isaac replied. "I got enough to do to understand the United States what you fellers spring on me, without trying to understand French."

"Well, *nommy de plum* is like when a feller by the name Jake Aronowitz like myself does business as James Atkins, that's a *nommy de plum*," James Atkins explained. "And when you take it a feller like me, Ike, what's got a good deal to say for himself, y'understand, it's pretty hard that I got to shut my head and let that cutter what I got it do most of the talking."

James Atkins stroked his blond mustache; then he passed his hand tentatively over his smooth, neatly-brushed hair and gazed at himself in the mirror-like plate-glass window before he reentered the store.

"But for a feller what looks so much English like I do," he continued as they sat down in the rear office, "I would be a sucker if I didn't use it in my business. Then you see, Ike, all my trade comes from the hotels around here, and it would break the hearts of them fellers what comes to New York to buy their clothes if they thought they wasn't buying 'em off an Englisher."

He sighed again.

"And so long as I keep my face closed they think I'm an Englisher. But, anyhow, Ike," he broke off, "I didn't want to talk to you about that. What I wanted to ask you was, what do you think of this idea?"

He exhibited to Ike a glass sign which stood against his desk. It read as follows:

GARMENTS for AVIATION

"I'm going to put it in my window," he said.

Ike examined it critically for a moment.

"Maybe it's a good ad," he said, "but what's the use? You wouldn't get much more trade that way because, if you was to take all the fellers in New York what goes up in balloons and flying machines and they was all to give you orders for garments, you wouldn't make enough to keep yourself in cigars already. And, anyhow, did you ever make it a garment for aviation?"

"No, and I never made it a breeches, neither," James Atkins admitted; "but I never got a customer come in and want to buy a breeches yet, and I don't never expect to, neither. Also, with this here garments for aviation it's only an ad, Ike. Here in this neighborhood everybody makes bluffs. The lady upstairs what runs that dress-making business, she's got a Paris address on her window, and she ain't never been no nearer Paris as Arverne, Long Island. Her name is Bertha Feinberg and she's a daughter of old man Feinberg what used to run a coffee-house, corner East Broadway and Clinton Street. But she throws it a bluff she's a Frencher and she's got it a lot of Frenchers working for her. She got it a designer, Ike, what is such a fresh feller, every time I pass him on the street I am afraid for my life. He gives me a look, Ike, like I would owe him something, maybe."

"What's the matter with the feller?" Ike asked innocently; whereat James Atkins' blond face became suffused.



"The fact is, Ike," he explained, "Bertha Feinberg and me has known each other since 'way before the Spanish War already, when I was practically a greenhorn; and so, naturally, once in a while Bertha and me goes to lunch together. And every time we go to lunch yet that feller comes down in front of my store in the afternoon and gives me looks like poison."

"Why don't she fire him?" Ike inquired.

"That's what I told it her," he protested, "but she says the feller is *doch* a good designer; and, anyhow, looks wouldn't kill."

"I know it," Ike said, "but just the same I seen it the other day where a Frencher gets jealous of a feller and he sneaks up behind him and—Bingo!—he sticks a knife in his back and that's the finish of the feller."

James Atkins turned white.

"Where did you see that, Ike?" he gasped.

"By a show at a Grand Street theater," Ike replied. "I bet yer it gives me a turn. I couldn't sleep all night."

He rose to leave and extended his hand.

"Well, Jake," he said, "if I wouldn't see you again I'll say good-by. You couldn't die more than once, anyhow."

He grinned maliciously as James Atkins favored him with a parting scowl and the next minute the door banged behind him.

"Hickson," James Atkins cried to his cutter and assistant, "give me a help to put this sign in the window."

From his employer's point of view Hickson was distinctly an asset. Not only did he understand the art of designing to a nicety, but he had also a fund of misplaced h's and musical inflections in his speech sufficient to satisfy the most exacting up-state customer. He glanced at the sign that Atkins proposed to place in the window and his face fell.

"Beg pardon, Mr. Atkins," he said, "but garments for ivyation is somethink I 'ave 'ad no experience with whatever. I never even see one, Mr. Atkins."

"Don't worry, Hickson," James Atkins replied. "So far what I know it, Hickson, you ain't never seen a breeches, neither."

"Beggin' your pardon again, Mr. Atkins," Hickson rejoined indignantly, "I 'ad a good berth with Mr. Jones of Market-Mallory, and many a pair of breeches I designed for 'is customers, Mr. Atkins. All of 'em subscribed to the Market-Mallory 'unt and one of 'em was the M. F. Haitech 'imself."

The topic of his former employer's customers and their exploits in the hunting field never palled on Hickson, and he was given to recounting his experiences in Market-Mallory to James Atkins whenever the opportunity presented itself.

"Senough, Hickson," James Atkins broke in; "I heard enough about them customers from Market-Mallory already. If you could get one of these here customers

into my store, Hickson, might I would pay you a commission, maybe. Don't none of 'em ever make business trips to New York, Hickson?"

"I never see none of 'em over 'ere, sir," Hickson answered.

"But this here feller, M. F. Haitech, what you're always talking about," James Atkins went on, "what business is he in? Don't he never come to New York, neither, Hickson?"

Hickson smiled indulgently.

"Is name ain't M. F. Haitech, Mr. Atkins," he corrected. "Is name is Sir Ector Lomax and M. F. Haitech is what 'e does. M. F. Haitech is only, in a manner of speaking, abbreviations, Mr. Atkins. M. stands for master, F. for fox, and Haitech for 'ounds. In other words, Mr. Atkins, 'e's Master of the Fox 'ounds."

"That's a business for a feller to be in," Atkins commented, "the dawg business."

"That ain't a business with 'im, Mr. Atkins," Hickson replied indignantly. "'E does that for pleasure. 'E ain't got no business, Mr. Atkins. 'E's a baronet and 'is 'obby is motoring."

"All right, Hickson," James Atkins concluded, "if he ever should come, maybe, to New York and you get him to buy goods from us, I'll give you a rake-off."

"Thank you, Mr. Atkins," Hickson said as he helped his employer to arrange the sign in the window, "but I 'asn't much 'ope that 'e will."

James Atkins looked at his watch.

"Hallo," he said, "pretty near lunchtime."

He put on his hat and coat.

"I'll be back at two, Hickson," he said with a grin, "and if any one of them Market-Mallory friends of yours calls, Hickson, soak 'em and I'll give you a rake-off."

James Atkins passed down the street with Mademoiselle Berthe clinging to his arm, and then it became Hickson's turn to grin.

"Garments for ivyation!" he exclaimed. "Garments for ivyation! What rot!"

II

BUT for Ferdinand Bodin, designer for Mademoiselle Berthe, the Franco-British *entente cordiale* had long since been complete. Ferdinand remained implacable, and it was not so much Sedan as Waterloo that rankled in his bosom. As for Englishmen, he hated them all from Joseph Chamberlain down to James Atkins, and it was to his friend, Aristide Dupont, *chef des pommes de terre et des légumes* at a fashionable restaurant, that he unburdened himself. They sat in the basement café of the Grand Hotel de Jura Suisse on West Twenty-ninth Street, and while Aristide quaffed a goblet of grenadine vermouth and soda, Ferdinand reviled Britain to his heart's content.

"Nevertheless," Aristide replied, emerging from the goblet and cleaning his flowing mustache with his under lip, "Nevertheless, Britain is an ally not to be neglected. She is mistress of the sea."

"An ally!" Ferdinand exclaimed. "Absurd! Rather Germany as an ally than Britain. After all, what is it to be mistress of the sea?"

He glowered at Aristide who received the rhetorical question with a shrug.

"Tell me one thing," Ferdinand said. "Can you drink the sea? *Hein!* Can you wash clothes in the sea?"

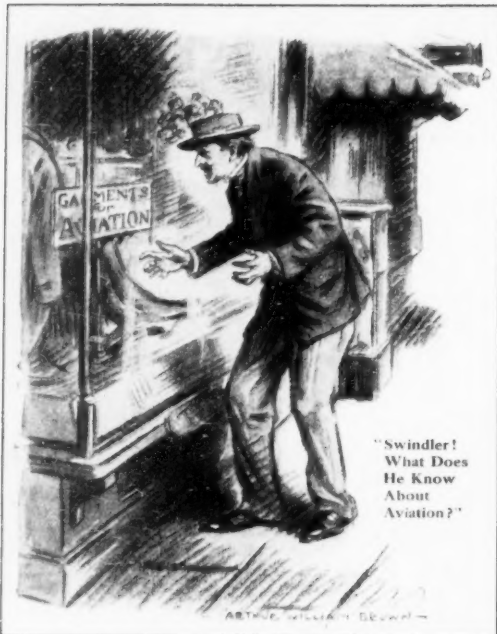
Aristide shook his head in solemn negation and for the sake of peace.

"I will tell you what the sea is good for," Ferdinand continued. "It is good to nauseate one. It is good only to turn one's stomach upside down like a *rolant*—a shuttlecock. *Hein!* But the air—the air we breathe, the life-sustaining air that is everywhere necessary and beautiful—France is mistress of the air. Am I right?"

Aristide nodded and rolled a cigarette.

"Yes," said Ferdinand, "in aviation we French lead the world; and the air, mind you, is the highway of the future. In twenty years, no more, people will travel through the air like on a railway. Goods will be carried through the air. Troops will be transported through the air."

He leaned forward and, fixing Aristide with a triumphant glare, he struck the table with his fist.



"Swindler!
What Does
He Know
About
Aviation?"

"And then," he cried, "where will be your sea? Hein! And where will be England's prestige as mistress of the sea—a played-out, obsolete affair like the sea? Twenty years from now, Dupont, you mark my word, the sea will be a nuisance. People will loathe the sea, and along will come some great engineer, some De Lesseps, some Eiffel, who will drain the sea—dish it up and throw it out like a pail of slops. And what will your English be then, Dupont? Mistress of nothing! Pah!"

Having established to his own satisfaction the decadence of England and the future of France he challenged Dupont to a game of dominoes and dismissed the topic of aviation from his mind. It returned the next morning with apoplectic suddenness, however, when he reached the entrance of Mademoiselle Berthe's place of business.

As usual, he stopped in front of James Atkins' show window, for he never missed the opportunity of glaring at his rival. To be sure, Bodin's affection for Mademoiselle Berthe was not sufficient to keep him awake nights. It was more or less of an international affair, and as a representative of a nation whose tradition is chivalry Bodin deemed it his solemn duty to show England in the person of James Atkins that when it comes to conquering the fair sex France is supreme.

Hence, in the same degree that his glance was stern and forbidding toward Atkins, it was soft and melting toward Mademoiselle Berthe; and, moreover, he essayed to secure her regard by the very sensible method of doing his work well. Thus it had been past seven before he had gone home on the previous night, and not only had he missed seeing the new sign, but he had been cheated out of his regular evening scowl at his rival, who closed promptly at six. He intended, therefore, to compensate himself by flashing such a beetling glance on Atkins that morning as would make him tremble for the rest of the day; but no sooner had Bodin's eyes sought the plate-glass window than he exclaimed involuntarily.

"*Trompeur!*" he hissed. "Swindler! What does he know about aviation?"

For ten minutes he studied the sign while Atkins watched him from the shelter of the private office.

"Yes, Hickson," Atkins commented, "that feller hates me worse as poison. I am honestly afraid for my life from that feller."

"If you'll excuse my saying so, Mr. Atkins," Hickson said, "e's only a little jealous, sir."

"Sure, I know," James Atkins replied; "but them Frenchers, when they're jealous, they could stick it a knife in you, Hickson."

"P'raps they would, sir," Hickson agreed complacently. "P'raps they would; although a friend of mine, name of Arrington, walked out with a young person 'o was 'ouse-maid at Withingshaw 'All, the seat of Sir Ector Lomax, and one night the chef got took jealous and shot 'im."

"Shot him!" James Atkins exclaimed. "Where did he shoot him?"

"'E shot 'im in the servants' 'all, sir, but 'e wasn't 'urt serious," Hickson concluded. "Just a scalp wound, so to speak, because it went through 'is 'at. But it only goes to show, Mr. Atkins, that they don't always stab yer. Sometimes they shoot yer."

"Hickson," Atkins said in shaking tones, "go and tell that feller if he don't get away I will call up for a policeman."

But before Hickson could obey Bodin had gone. For the remainder of the day Bodin pondered over the new sign. This was a fresh insult, and it rankled far worse than Atkins' pretensions to the hand of Mademoiselle Berthe.

So England, not content with her greedy preëmption of the sea-carrying trade, was reaching out to rob France of her honors in the air. Not that Atkins, for whom Bodin felt nothing but hatred and contempt, could achieve anything in the glorious art of aviation; but it was a straw that showed which way the wind was blowing.

That evening Bodin walked home to the Grand Hotel de Jura Suisse tingling with indignation. Nor was his fury at all lessened by a very copious account of the Aero Contest at Blackpool, England, the story of which occupied almost a full page of the *Journal des Débats des Etats-Unis*, and constituted a monument to the profane imagination of that journal's telegraph editor.

He was midway in the consumption of a *terrine de tripe mode de Caen*, with the paper propped up against the sugar bowl, when Aristide Dupont entered, flourishing a copy of the same paper.

"Great news, eh?" Aristide exclaimed. "Great news!" Bodin repeated bitterly. "Do you consider it great news that England steals the glory of our achievements from us?"

"Turn the page, my dear Bodin," Aristide replied, "and you will see that Brignoli-Farrand, the great aviator, arrived in this country today. He is to show these Americans what a real flying machine looks like. He is going to make Vilberr Veright expire with shame at the futility of his puny device, which these Americans call a flying machine."

Bodin seized his paper and turned to the next page. The *Journal des Débats des Etats-Unis* had done itself proud in the matter of news enterprise by treating its readers to a four-column cut of Brignoli-Farrand, the eminent aeronaut. Bodin examined the portrait closely, and as he looked from Brignoli-Farrand's smiling, good-humored face with its spade beard on the printed page, to Aristide Dupont's smiling, good-humored face with its spade beard on the opposite side of the table, he gasped involuntarily.

"*Sacristi!*" he exclaimed. "*C'est merveilleux.*"

"What is marvelous?" Dupont asked.

"The resemblance between you two," Bodin replied.

"You are like Brignoli-Farrand's other self."

Aristide beamed.

"So they tell me at Paillard's," he admitted. "The *maitre d'hôtel* brought the *patron* himself down to the kitchen this afternoon to look at me. Brignoli-Farrand and I, we are of a height and of a stoutness, and identical in face and coloring."

He stroked his spade beard with his hand.

"And why not?" he asked. "Brignoli-Farrand is from Nîmes and I am from Nîmes. For years my uncle, Celestin Sinagnan, was chief porter in the wine and spirits house established by Brignoli-Farrand, Ainé et Fils. Millionaires they were of a surety."

He drew himself up proudly and when the waiter suggested *tripe mode de Caen* he waved it away and ordered some chicken *à la Marengo* with a bottle of strong Rhône wine. As he ate and drank Bodin recounted to him the story of the new sign.

"This English Atkins is a big *trompeur*, what the Americans call a bluff," he concluded. "He knows no more how to make up a garment for aviation than he does how to design a dirigible itself. He is a swindler, I tell you, Dupont. Do you believe it?"

"With all my heart," Dupont replied, as he washed down great mouthfuls of chicken with greater draughts of Rhône wine.

"Why, if a real aviator were to enter his miserable

little shop and order a garment for aviation," Bodin went on, "Atkins would faint. He would never survive the shock. He no more anticipates that he will be called on to construct such a garment than I do that I will be required to design a diving suit."

Suddenly Aristide stopped eating.

"What a splendid hoax! What a mystification for him!" he exclaimed.

"What would be a mystification for whom?"

"For this Atkins," Aristide explained. "Figure to yourself his surprise and chagrin were I to go to his shop as the impersonation of Brignoli-Farrand and order a complete outfit of clothing for aviation."

He pledged the idea in another glass of wine.

"Think of the trouble and expense he would be put to in constructing it," he went on. "He would be obliged to send to Paris for designs, and when he had my order complete he would notify me, and then it would be my cue in my quality of aeronaut to vanish into thin air. What?"

He laughed so heartily at his own humor that the *patronne* frowned at him from her station behind the cashier's desk.

"At all events," he said, "it is worth while trying."

Bodin shook his head.

"Englishmen are very violent," he said, "and if Atkins found out that I was at the bottom of it he would observe no decencies. He would fall on me in his brutal English fashion and tear me limb from limb."

"Perhaps yes, perhaps no," Aristide replied, "but I would chance it."

"You would chance it," Bodin said, "but how about me? I have to pass his shop every day, and what a risk I would run! I knew a *municipal* in Marseille who attempted to arrest an Englishman, and the Englishman cracked his skull like that."

He snapped his fingers and looked at Dupont.

"How would you like it? Hein?" he asked. "For that's the way with your violent, lawless Englishmen."

"But I thought you thirsted for revenge on this Atkins," Aristide said.

"I do, I do," Bodin protested.

"Then," Aristide concluded, "I am the boy that can do the job."

III

WHEN James Atkins arrived at his place of business the following morning Hickson greeted him with a broad grin.

"Beggin' your pardon, Mr. Atkins, but talk of the devil, sir, and you're bound to see 'is 'orns, sir," Hickson said, while James Atkins stared at him suspiciously.

"Do me the favor, Hickson," he said coldly, "and if you got it a hang-over from last night yet, keep it to yourself. I don't want to hear nothing about devils this morning. I got business to attend to."

"I was only talking in a manner of speaking, Mr. Atkins," Hickson hastened to explain. "I see in this morning's 'Erald that Sir Ector Lomax arrived 'ere on the Caloric yesterday and 'e's staying at the Fostoria."

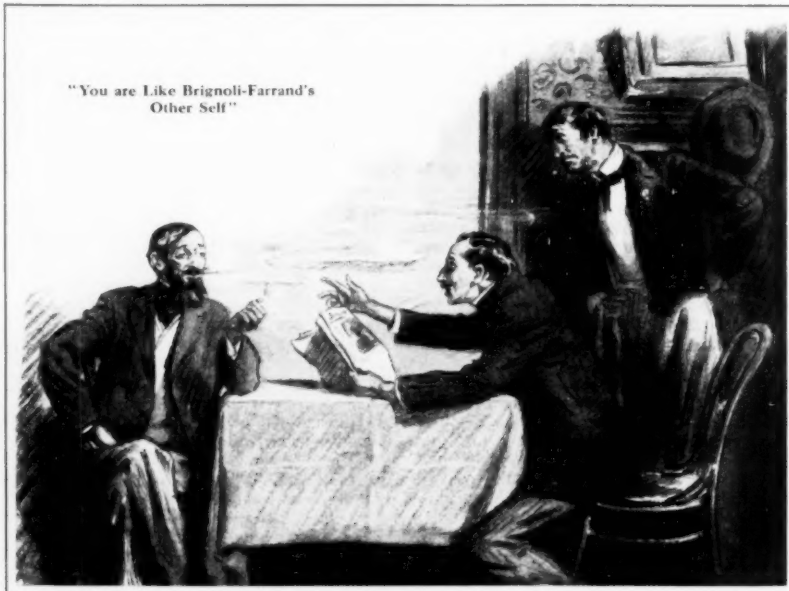
Atkins became interested immediately.

"That's that A, B, C feller you was talking about. Ain't it?" he said.

"Yessir," Hickson replied; "leastwise, 'e's the M. F. Haitch."

"All right, Hickson," Atkins rejoined, "he could be the whole alphabet already, so long as I could sell him goods

"You are Like Brignoli-Farrand's
Other Self"



C. O. D. So, go ahead up to the Fostoria and take one of these here along with you."

He took from his waistcoat pocket some small cards that read as follows:

**JAMES ATKINS
TAILOR AND BREECHES MAKER
Garments for Aviation and Motoring**

West 41st Street
Between 5th and 6th Avenues
New York

"I got 'em printed last night," he explained; "so, if you would hurry up and see this here feller, might we could sell him a bill of goods, maybe."

Hickson put on his hat.

"I 'aven't much 'opes, Mr. Atkins," he said. "You see, sir, we know 'ow to make clothes so much better over in England, Mr. Atkins."

He smiled maliciously at his employer, who stared at him unmoved.

"You couldn't make me mad by telling me that, Hickson," he replied, "because I ain't so stuck on making clothes, y'understand."

What I want to do is to sell 'em. That's the way we all feel over here, Hickson, and if you don't get up to that hotel in a hurry, Hickson, one of them swell clothing people on Fifth Avenue'll be there before you."

It was eleven o'clock before Hickson returned to the store.

"Well, Hickson," Atkins cried as his cutter entered, "what did he say?"

Hickson grinned.

"E says that 'e brought all his clothes with 'im, and so far as 'e knows now 'e don't ever hexpect to go up in a balloon, and when 'e does 'e'll wear a mackintosh and goloshes."

"Is that all you done it, Hickson?" James Atkins asked. "Just gave him a card, what?"

"Well, I gave the gentleman who was with him a card, and Sir Ector said that perhaps we might get an order from the other gentleman," Hickson explained.

"E was a French gentleman with a double-barreled name, and Sir Ector said that iverybody was the French gentleman's specialty."

"And that's all you got to tell?" James Atkins said.

"That's all, Mr. Atkins."

James Atkins sat down and scowled at his cutter.

"You're a salesman, Hickson, I must say," he commented bitterly. "Why, a deaf-and-dummy could go up there and give them fellers a couple of cards. Why didn't you ask 'em down to the café already?"

"Ask 'em down to the café, Mr. Atkins?" Hickson cried. "Oh, my crimes! Me ask Sir Ector Lomax down to the café! 'E would have chucked me out on the spot if I so much as 'inted at it."

"Well, why didn't you buy it a couple of good cigars on your way up, Hickson?" Atkins went on. "He ain't so tony that he couldn't smoke cigars neither. What?"

Hickson blushed. The bare idea of offering Sir Hector a cigar covered him with confusion.

"With such salesmanship like you got it, Hickson," Atkins grumbled as he repaired to his office, "you couldn't run a Chinese laundry."

For half an hour Atkins busied himself in the preparation of his monthly statements until he was interrupted by Hickson, who tiptoed into the private office.

"Mr. Atkins," he hissed, "the French gentleman who was with Sir Ector Lomax is houtside now, looking in the window."

Atkins jumped up and followed Hickson into the store. "E's coming in," Hickson whispered while the spade-bearded gentleman opened the door.

"Good morning, sir. Good morning," Hickson cried. The Frenchman bowed.

"Zees ees Mistaire Atkins?" he asked.

"What can I do for you?" Hickson replied, rubbing his hands in the most approved Market-Mallory fashion.

"I spik not the Eenglish too much," said the customer. He pulled out a wallet and fruitlessly examined its compartments for a card, whereupon he clucked with his tongue and began a search of his pockets.

"*Carte de visite*," he explained, "not have got."

Atkins walked toward the store door.

"I'm going upstairs," he said to Hickson. "Don't let the gentleman leave before I come back. I'm going to bring somebody who can talk it French."

He ran into the entrance to Mademoiselle Berthe's business premises and took the stairs three at a jump.

"What's the matter, Jake?" Mademoiselle Berthe asked as he burst into her office.

"I got it a Frencher down in the store," he gasped.

"He wants to give me a big order, only he don't know how to talk. Lend me one of them Frenchers of yours for a couple of minutes, Bertha, so he could tell me what this here feller wants of me."

"Sure I will," Mademoiselle Berthe said. "Go right back and hold him there, and I'll send one down right away."

When James Atkins returned to his store he found that Hickson had bettered his instructions, for the box

"Keep calm and tell this *goujat* I want to buy a complete outfit for aviation," Aristide replied.

"But I don't know anything about an aviator's outfit," Ferdinand protested.

"That's all right," Aristide said, drawing a list from his pocket. "I have here a comprehensive menu from *hora d'ore* to cheese, complete, which I copied from a catalogue published by Le Maire et Cie, the big Parisian dealers in sporting goods."

Ferdinand dragged around his chair until he again faced James Atkins.

"He says," Ferdinand interpreted, "his name is Brignoli-Farrand and he ees big man for aviation, just the same like Vilberr Veright."

"Sure, I know," Atkins said; "you told it me before."

Ferdinand nodded.

"Very good," he continued, "and he says you have *affiche* in your window."

"I ain't got no fish in my window," James Atkins replied. "What are you trying to do? Kid me?"

"Not feesh," Ferdinand said, "*affiche*—a sign—a placard, you got it in your window, 'Garments for Aviation'; and Mistaire Brignoli-Farrand he sees the sign and he wants to buy garments for aviation."

James Atkins blew a great cloud of smoke and wiped a few beads of perspiration from his forehead.

"What garments does he want it?" he asked.

"He has a list which he makes," Ferdinand replied.

James Atkins puffed once more at his cigar and looked thoughtfully at the smoke as though it might provide some clue for gracefully evading the situation.

"Tell the Bologny feller," he said at last, "that when I don't know a customer my rule is I should get a deposit of ten per cent on the amount of the order."

"Oh, Mr. Atkins," Hickson exclaimed, "a friend of Sir Ector Lomax is perfectly able to meet half 'is obligations."

Hickson had been solicitously hovering around the little group through the interview, and he viewed with horror and indignation this slur upon the aviator's credit.

"Do me the favor, Hickson," Atkins said, "and tend to your own business. That's my terms, Mister, and you tell him so."

Bodin shrugged his shoulders.

"Certainly, it is none of my affair," he said, "but M. Brignoli-Farrand he is millionaire. He is partner in the wine and spirits business. Brignoli-Farrand, Ainé et Fils, of Nimes, big town in France. Any tradesman is honored when M. Brignoli-Farrand gives orders. In France everybody knows Brignoli-Farrand is name like Vanderbilt or Gould."

"Don't 'esitate on my account, Mr. Atkins," Hickson broke in; "I can make good if you book the order."

James Atkins rose to his feet.

"All right, Hickson," he said. "It's your funeral. If you fall down on the order you fall down on the job, too, because if you should make it a failure in these garments I will get it another cutter."

"I'm satisfied," Hickson said, "providing I get my commission."

"You will get your rake-off all right, so go ahead and measure Mr. Bologny."

"Not Bologny," Bodin corrected, "Brignoli-Farrand."

"Names don't worry me none," Atkins replied, as he sharpened a pencil preparatory to filling out an order blank; "go ahead with the measurements, Hickson."

He handed Bodin another cigar.

"I'm much obliged to you, Mister," he said to Bodin, who immediately left the store.

For half an hour Hickson explored with a tape measure the person of Aristide Dupont, until Atkins' order slip contained a perfect Bertillon record, minus photographs and

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"Not Feesh, *Affiche*—a Sign—a Placard, You Got it in Your Window"

of choice cigars that Atkins kept for his gilt-edged trade lay on the cutting-table, and Hickson and the Frenchman were both lighting up.

"Them cigars is for customers only, Hickson," James Atkins muttered as he picked up the box. He was about to replace it in his desk in the private office when the store door opened to admit Ferdinand Bodin.

He looked at his spade-bearded compatriot and paled. "What is the meaning of this?" he asked in French.

"Do as they tell you," Aristide Dupont replied in the same language, whereupon Ferdinand walked boldly into James Atkins' private office and confronted his rival.

"You asked for me?" he said in English.

"Sure," James Atkins replied. "Have a cigar and tell me what this *Landsmann* of yours wants it from me."

He conducted Bodin back to the store.

"Let's all sit down," he said, "and talk it over calm."

He turned to Bodin.

"Now, Mister," he went on, "ask him if he wants to buy something."

Bodin drew his chair around so as to face Dupont and to evade Atkins.

"This dirty dog of an Englishman," he said in French, "wants to know what you are here for. Is that cigar you are smoking one that he gave you?"

"It is," Dupont replied in the same language, "and it isn't at all bad. The old blackguard was angry because his servant smoked one of them, too."

Ferdinand turned to James Atkins.

"He says his name is Brignoli-Farrand," he said, "and he ees big man for aviation, like Vilberr Veright."

Once more he had recourse to French and addressed Aristide, who, when he wanted to, could speak and understand English as well as Ferdinand himself.

"Do not do anything to make me laugh, Dupont," he said; "I am bursting inwardly."

The Democrats and the Tariff

The Attitude of the Democratic Senators to the Present Tariff Law

By Senator Augustus O. Bacon

THE generally-expressed dissatisfaction with the newly-enacted tariff law leaves little reason to believe that the agitation for tariff reduction will cease. The new tariff bill, naturally, is satisfactory to the protected interests that are enriched through its operation, but it is not satisfactory to others from whose pockets the same law takes an amount equal to that received by these protected favorites through its operation with the certainty of the mathematical rules of addition and subtraction.

It is a monstrous proposition that the general American public shall continue to be taxed under the Payne-Aldrich law, as it was under the Dingley law, some two thousand millions of dollars per annum for the increasing enrichment of favored classes already bursting with wealth amassed through the operation of prohibitive protective-tariff laws. The restlessness of the people under this gigantic tax cannot be stilled because, grievous as it is, the burden is all the more intolerable from the fact that no dollar of it is paid for the support of the Government, but that all of it is paid, under the operation of the protective tariff, for the increased cost of articles essential in most instances to the business operations of the country and to decent and comfortable living.

There have been some efforts to show that under the present law there have been material reductions in the general rates of duty. Did time and space permit, the utter error in this contention could be easily shown in an analysis of the changes made and of their practical relation to the prices of articles of general and necessary use. But sufficient refutation of this contention is found in the fact, patent to all, that the cost of all these articles of comfort and of daily necessity is as great under the present protective-tariff law as it was under the Dingley law, and that the burden of expense to the business industries of the country, to the housekeeper, to the salaried man and to the wage-earner, is as heavy under the one as it was under the other.

A Mistaken Supposition

THE American people have the right to ask and to know who are responsible for the fact that the tariff was not reformed downward, and for the fact that there was not utterly broken up a system of tariff laws under which, in a free country, men otherwise free are by law held up and made to pay these vast millions to other men to whom they owe nothing.

During the recent extra session of Congress, and since its adjournment as well, it has been so often asserted and so persistently repeated that Democratic Senators, pending the consideration of the tariff bill, favored protective duties, that this misrepresentation of their attitude has come in a large measure to be regarded as in reality the truth. And the fact is not to be ignored that this misrepresentation, gross and unfounded as this article will show it to be, has come to be credited as the truth, not only by political foes but also by many ill-informed political friends.

So long as controversy on this issue is confined to simple assertion on the one hand and to denial on the other, no progress can be made toward reaching a truthful conclusion. The question is only to be truthfully determined by an examination of the votes cast by Senators. These votes will determine accurately their attitude relative to the schedules of the tariff bill. Fortunately for the ascertainment of the truth, yeas-and-nay votes were taken upon every schedule of the bill. Manifestly it was impracticable to take a yeas-and-nay vote on every one of the thousands of items in the bill, but yeas-and-nay test votes were taken upon every schedule in the bill, from the first to the last. By these test votes can be determined the attitude of Senators as to all the items in the bill. These votes were, all of them, practically on the direct question whether there should be high duties or low duties. If the votes cast by Democratic Senators were for higher duties and for protective duties, then the assertion that



they favored protective duties is true. On the contrary, if the votes cast by them were for lower duties and against protective duties, then the oft-reiterated charge has no foundation in truth.

These yeas-and-nay votes were each day recorded in the Congressional Record and were necessarily scattered through thousands of pages of the debates of the Senate, the convenient inspection and analysis of which were difficult and impracticable.

For convenience of examination there was prepared and presented to the Senate on August 2 of this year, in consecutive and convenient form, a table containing a complete statement of every yeas-and-nay vote taken in the Senate pending the consideration of the tariff bill, from the first vote, May 5, 1909, to the final vote on the question of the passage of the bill, July 8, 1909. In this statement no yeas-and-nay vote taken during the entire time was omitted, whether it was material or otherwise. In it is shown the vote of every Senator of either political party on every question during the extra session. Senators present and not voting were paired with absent Senators, as announced and printed in the Congressional Record on the dates when the several yeas-and-nay votes were taken; so that, in effect, the vote of each Senator on each question is practically recorded with his name, whether he was present or absent. This statement of yeas-and-nay votes was presented August 2 and was printed in the Congressional Record of August 3. It is to be found in the Congressional Record of that date, beginning

on page 5042. Any one, by an examination of this statement, can verify or controvert any assertion

herein made relative thereto. Exclusive of the yeas-and-nay votes relative to the three items of lumber, hides and iron ore, consideration of which is herein temporarily deferred, there were in the Senate, from May 5 to July 8 inclusive, eighty-two yeas-and-nay roll-calls on distinctive, clearly-defined questions of whether specific tariff rates should be increased or reduced. This number of yeas-and-nay roll-calls does not represent the full number of yeas-and-nay votes, for the reason that, in the interest of time, it several times occurred that a number of amendments, each distinct in itself, were, by consent of the Senate, voted upon *en bloc* by one roll-call. An examination shows that in this way there were, in fact, yeas-and-nay votes on one hundred and forty distinct and separate propositions relative to higher or lower rates of duty. Thus, on June 5 the Finance Committee, through Senator Aldrich, offered amendments increasing duties in the cotton schedule as found in paragraphs 314, 315, 316 and 317. By consent, these four amendments were voted on together in one roll-call. It was the same in effect as if there had been four roll-calls, one on each amendment; but only one vote of the four is included in the total of eighty-two votes, and, therefore, in this calculation three additional yeas-and-nay votes should be added. Again, Senator La Follette, June 11, offered thirty-one separate amendments to the woolen schedule, each amendment reducing a separate rate of duty on different specified articles. They were all by consent voted on in one roll-call. Therefore, in this case thirty additional yeas-and-nay votes should be added.

What the Records Show

THE writer of this article on June 12 offered seventeen separate amendments to the woolen schedule, each amendment reducing a separate rate of duty on different specific articles. They were all by consent voted on in one roll-call. Therefore, here again sixteen additional yeas-and-nay votes should be added. Still later Senator Cummins, June 28, offered ten separate amendments to the metal schedule, each amendment reducing a separate rate of duty on different specific articles. They were all by consent voted on in one roll-call, and for this nine additional yeas-and-nay votes should be added.

These additional votes aggregate fifty-eight, and when added to the eighty-two roll-calls give one hundred and forty yeas-and-nay votes on as many distinct, separate propositions to increase or reduce tariff duties.

Now, in considering the attitude of the Democratic Senators the overwhelming, incontrovertible fact shown by these one hundred and forty yeas-and-nay votes on as many distinct, separate propositions is that in every instance in these votes the Democratic Senators voted in the negative where the proposition was to increase a rate of duty, and in the affirmative where the proposition was to reduce the rate of duty.

Though it is not the object of this article to discuss the attitude of the Republican Senators, the correlative fact may here be stated that these recorded votes show that, in each and every one of these one hundred and forty yeas-and-nay votes on as many distinct, clear-cut propositions, the Republican Senators in a great majority—a majority which, leaving out a mere handful of their own number who favored lower duties, constituted still a clear majority of the entire Senate—voted in every instance, with possibly two exceptions, in the affirmative when the proposition was to increase a rate of duty, and in the negative when the proposition was to reduce a rate of duty.

The Democratic Senators are thus spoken of as having voted in each instance for the lower rate of duties in each of these one hundred and forty yeas-and-nay votes because the number of Democratic Senators voting the other way in these votes was in each instance so

extremely small and the vote among the Democratic Senators was in each instance so nearly unanimous. In these one hundred and forty yea-and-nay votes, with extremely few exceptions, there were less than two Democratic Senators who voted against the lower duties. It is still more rarely found in any one of these one hundred and forty yea-and-nay votes that as many as three Democratic Senators voted against the lower duties.

As above stated, the votes on lumber, hides and iron ore are not included in these one hundred and forty yea-and-nay votes. Separate mention of the votes on these three articles will be made hereafter.

This unvarying support of lower duties by the Democratic Senators in the one hundred and forty yea-and-nay votes covering every schedule of the bill would be a sufficient refutation of the persistent misrepresentation that they had favored protective duties. But an analysis of these recorded votes presents the case still more strongly as follows:

First, let us consider the fact that in no single instance in these one hundred and forty yea-and-nay votes did the Democratic Senators vote for a rate of duty on any article which could be properly classed as a protective rate of duty. The only possible exception that could be claimed by any one would be found in the case where, in a contest between factions of the Republicans, two rates of duty were proposed, one higher and one lower, and the Democrats, in choosing between the two, voted for the lower rate proposed, although it was itself higher than they desired to see adopted. Moreover, the Democratic Senators in no instance, in these one hundred and forty yea-and-nay votes, voted for any proposition to increase a rate of duty on any article over the rate prescribed either in the Dingley law or in the pending tariff bill as it came from the House of Representatives. Finally, the Democratic Senators failed in no instance in these one hundred and forty yea-and-nay votes to vote for any proposition to reduce the rate of duty,

whether such proposition was made by a Republican Senator or by a Democratic Senator.

If the various propositions voted for by the Democratic Senators in these one hundred and forty yea-and-nay votes had been adopted and enacted into law the new tariff law would have materially reduced the tariff rates on articles required in our business industries and on the comforts and necessities of life, and there would have been lifted from the backs of the people the heavy burden of indirect protective-tariff taxation, the grievousness of which through the increased cost of living caused the general demand for the downward revision of the tariff.

In illustration of this fact a Democratic Senator, when this tabulation of votes was presented to the Senate, said as follows:

"The articles covered by these one hundred and forty propositions in yea-and-nay votes, upon which the Democratic Senators voted against an increase of duties and in favor of a reduction of duties, embrace the whole range of articles essential for the comfort, the health, the decency, the convenience, and the reasonable indulgence of the people in their homes, in their persons and needed pleasures, and in the necessities of their business avocations. They embrace the great mass and variety of articles of every-day use and consumption by the people generally—articles which necessarily, in their procurement, make up the daily expense of living to people of all classes, the rich and the poor alike, and differing only in degree.

"It would be manifestly impracticable to enumerate all of these articles, because there are many thousands of them. They may be briefly, but imperfectly, mentioned somewhat in groups or classes, as follows:

"Lead ores, lead in all forms, and other minerals entering into the composition of house paints.

"Salts of potash and all chemicals and other articles entering into the composition or manufacture of agricultural or commercial fertilizers.

"All kinds of crockery ware, including china, porcelain, parian, bisque, earthen and stone crockery ware, and also tiles, plaques, toys, charms, vases, lamps, and so forth. Also earthenware of all kinds, and cylinder, crown and common window-glass.

"Iron in pigs, wrought and cast scrap iron and scrap steel; other forms of iron, including bars, plates, beams, girders, joists, columns and posts, or parts of the same, and all other structural shapes of iron or steel, whether plain, punched or fitted for use, assembled and manufactured; round iron or steel wire, nails, barbed wire for fencing, and innumerable other articles made of iron or steel.

"Razors and cutlery of all kinds, including penknives, pocket knives, clasp knives, and all knives by whatever name known, such as table, butchers', carving, cooks', hunting, kitchen, carpenters' bench, curriers', farriers', drawing, hay, tanners', plumbing, shoe knives, and so forth; scissors, shears, and blades for the same, and so forth.

"Cash registers, linotype and typesetting machines, machine tools, printing presses, sewing machines, typewriters, and steam engines and other machines.

"Boots and shoes, leather, harness, saddles and all other leather products.

"Farming machinery of all kinds, including plows, tooth and disk harrows, harvesters, forage and feed cutters, reapers, agricultural drills and planters, mowers, horse-rakes, cultivators, thrashing machines and cotton-gins.

"Farmers' tools and implements of all kinds, including chains, harness and all other appliances.

"Mechanics' tools and implements of all kinds.

"Other articles manufactured in whole or in part of iron, steel, lead, copper, nickel, pewter, zinc, gold, silver, platinum or other metal.

"Building material and appliances of all kinds, including doors and door locks and hinges, window-frames,

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THE TALKER By Richard Washburn Child

ILLUSTRATED BY MAY WILSON PRESTON

THE other bank of the river across from the factory is rather precipitous. It is lined along the water's edge with alders in which the catbirds dodge about in summer as much at home as if the noise of belts and machinery and the long, bare, ugly sides of the mill building had never intruded upon the valley. Along the top of the ridge that rises beyond the bushes runs a road. Toward dusk its course out from the little factory town looks like a white ribbon, and just a little above the covered, white-washed, smoke-stained railroad bridge it slips over the crest and is gone into the world beyond.

Jim Hands, the foreman of the upper-leather room, rested his arms on the window ledge and with a butting motion of his gray head indicated that spot.

"It was just such a day as this I seen him come over that rise there," he said, with the pretended assumption that any one would know of whom he spoke, "an' he was a talker that could take first, second an' third an' honorable mention, barrin' women.

"I remember it was in the mornin'. I was cuttin' sheep-skins fer facin', an' somehow I happens to look up an' I seen his queer wagon just startin' down the hill fer the bridge with the brakes scrapin' an' the old white horse with his ears down an' watchin' fer round stones.

"The wagon was a color that would frighten the insurance companies an' on the sides of it was painted a question mark most as tall as a man. That was all except fer him. He sat on the seat under a big cotton umbrella. I could see his eyeglasses flashin' in the sunlight.

"But it weren't till noon that I got a close look at him. I was goin' up over the road home with the rest of the hands an' I seen his wagon out in front of Dunham's livery stable that used to be facin' the old village common under them big elm trees on Main Street. I'd loaned Birch Dunham my harness an' I thought it would be a



"From This Here Tin I Shake a Couple of Flakes of This Here Substance on to the Palm of My Hand"

good time to run across an' get it, an' I found this red-wagon feller settin' in the doorway where the flies buzz. There didn't seem to be nobody there except him an' them flies. You know how still a livery stable can be. He was polishin' his glasses on a silk handkerchief about as big as a table cover.

"I remember he was settin' under one of them pictures of Doctor Vetter, The Horse's Friend, because those liniment advertisements show that Vetter is happy and fat, an' this feller that sat under the picture was so thin he seemed to take a lot of comfort in windin' his legs around each other when he got into a chair; an' he had a solemn white face with sleepy eyes that when they opened would bore through the side of a house, an' a mustache that went right on after it had stopped bein' a mustache an' followed his jaws right up close until it ran into his slick

black hair. There weren't nothin' about him that would tell that he was old, but somehow you knew he was. He was kinder pale, too. Afterward when I found out he'd been in jail I wondered why I hadn't known of it to look at him. It won't wash off a man an' don't wear off easy.

"There ain't nobody here," he says, 'but me,' he says in a kind of a singsong. 'But the gentleman for whose kindly offices them horses is stampin' will be back in a few minutes,' says he.

"So with that I sat down in the warm sun, too, an' looked at the feller an' he looked at me.

"I suppose you live in this town?" says he.

"Yes," I says, 'I'm foreman in the factory. I seen your wagon comin' down over the hill this mornin'. What are them question marks?' I says.

"Them," he says, 'represents the human mind. Everybody asks the same question. That's what they're meant for. If all human minds weren't so much alike a lot of folks wouldn't care what them question marks were.

But everybody asks! You ask!' says he in his singsong. 'A question mark asks. It asks you to ask. An' when anybody asks I tell 'em.'

"Tell 'em what?' I says.

"He leaned forward toward me an' looked me square in the eye an' laughed, an' pulled out of his pocket a little file an' commenced filin' one of his long, white finger-nails.

"Tell 'em what?' I says again.

"Well, I say to 'em somethin' like this," he says, not lookin' up. 'When youse is asleep in your bed you do not dream that a band of Indians wise to Nature's everlasting laws an' the secrets of the great Manitoo is roamin' the hills, valleys, woodlands, mountains, plains, plateaus, peaks an' marshes gatherin' sprouts, buds, flowers, roots, twigs, bark, stems, leaves, seeds an' bulbs from which

is distilled a soothin', healin', comfortin', pain-killin', disease-conquerin', death-defyin' remedy now represented in this bottle I hold in my hand open to inspection an' plain to yor naked eyes —

"What bottle?" says I, kinder lost in the up an' down pumpin' sound of his voice.

"Don't bother," says he. "I'm supposed to have a bottle in this hand, see? An' to continue—which remedy is good fer aches, pains, bruises, sprains, sore back, tender feet, fallin' of the hair—also fer insomnia, the disease that doctors often calls sleeplessness, an' malaria, rheumatism an' gout, indigestion an' all such kindred ailments. The price of this remedy is not ten dollars, not five dollars, not even one dollar, gentlemen. The few left are sold tonight for fifty cents, half a dollar, five dimes! An' with each and every bottle we give away one of the combination pens, corkscrews, glass-cutters and can-openers!"

"I see," says I. "You're a travelin' doctor."

"Perfesser," he says, correctin' me. "An' as a matter of fact I've given up that Plute Remedy line. This summer I'm carryin' soaps, hair tonics, clothes hangers, an' Smith's wart an' blemish remover," says he, workin' away with his little nail file. "Fer when you're carryin' Indian remedies yer have to have an Indian. They're all alike. The last one I had was a Baltimore nigger," he says, "an' once I had a real Indian, but he useter get homesick an' cry. I was disgusted."

"With that he held up his long, white finger in the sunlight an' looked at it as if he'd just made it himself. "Yep," says he, "I'm Perfesser. I guess I'm a perfesser of talkin'—that's me. That's all I am an' all I'll ever be good fer," he says. "Once I thought—but that's gone long ago, an' awful long ago at that. Bet I'm an artist in my line. I make a pretty good thing of it an' my stuff's good, honest stuff, too, except the wart remover. Even that kinder bleaches 'em. But when I get goin' I can talk a bird out of a tree. Yes, sir, I can talk a man's head out from under his hat. It's too bad it couldn't never been turned to good account. Good talkers oughter be careful not ter do any harm."

"An' I knew he was right.

He sat there watchin' the stream of men and women comin' up the road from the factory, walkin' slow in the hot sun, an' seemed to be studyin' each one of 'em just as if he was used to studyin' everybody he saw. Now an' then he'd wrinkle his nose ter let his spectacles fall down into place, but all the time he talked I had to look at him. I had to listen. I suppose it's a good deal in practice, but maybe people is born talkers.

"I says to him: 'Have you got eye trouble?'"

"No," he says, "these glasses is just plain glass. But," he says, as if he thought I was a fool, "what's a perfesser without glasses? I wear glasses fer the same reason I wear this tall celluloid collar that cuts my neck an' this black necktie," he says. "It's a fake. But I don't know nobody that ain't a faker one way or another," says he. "Most of their fakin' is funny. It don't do no harm. It's like an old dog without teeth makin' a lot of noise. That's me," he says.

"An' then all of a sudden he leaned forward an' the front legs of his chair come down with a bang that started up all them flies.

"Who's that?" he yells to me in a kinder whisper. "I seen his long fingers press on his nail file till it bust with a snap an' the two pieces fell on the floor. I seen he was lookin' across the road an' he was pointin' with one hand.

"There was a lot of the factory fellers comin' up on the other side of the street an' I couldn't tell who he meant.

"Which is who?" I says.

"The one with a beard," he says, chokin' an' red, an' his fingers feelin' along his coat buttons.

"That's Henry Morse," says I, kinder excited, fer you catch them feelin's like a disease.

"He stood there lookin' an' by-an'-by he let out a breath as if it hurt him, an' he says: 'It's him. It's him!' an' he kinder whistled it between his thin lips. An' then he sits down in the chair again an' takes off his big, black felt hat an' smoothed it out on his knee an' kept snappin' dust-specks off it with his long, pointed finger-nails.

"Is he married?" he says, wettin' his lips.

"Yes," I says. "He works here in the factory office as bookkeeper. He bought the old Boggs place on the hill

five years ago an' they've got the prettiest garden in town. Everybody likes 'em. He's town treasurer."

"How's she?" he says, lookin' at the floor.

"Who's that?" I says.

"The wife—his wife," he says. "Does she still have that little laugh?" he says.

"I don't know," I says. "I never noticed. You know 'em?"

"Oh, no!" he says, lookin' up quick. "I was just jokin'."

"With that he got up an' began walkin' up and down the floor, an' after a while he looks at me over his glasses an' says: 'I don't suppose a bookkeeper up in this town can make enough to take care of a big family?'"

"Well, he ain't got one," I says. "It's just them two."

"No children?" he says, kinder soft. "Well, that's different," an' he wipes his mouth with the back of his hand.

"An' when I looked up again he was standin' there on the stable floor with a revolver in his hand. He kinder patted it with his other fingers an' he says: 'Now there's a good weapon,' he says. 'I bought that seven years ago. I thought maybe I'd have some use fer it,' he says. 'Ain't it funny how you plan things an' how you picture 'em over an' over again an' when the time comes everythin' is different. Ain't it strange?'"

"An' it's funny, too," he says, "how people change an' how you will be sure you'll know people you haven't seen fer fifteen years; an' when you meet 'em again you can't be sure. An' yet a little thing like a wart or a birthmark or a tattoo on the skin would be enough, if you can only see it, to tell the story, even though names an' everythin' else has changed." An' he looked at the revolver again an' put it back in his hip pocket.



"This is a Pretty Little Nest, Ain't It?"

"I suppose you need that," I says, speakin' up, "travelin' as you do from town to town alone on the road."

"No, I guess not," he says. "I didn't buy it fer that. I bought it to shoot a man when I found him." An' with that he laughed an' wrinkled his nose again to let his eye-glasses drop into place. "Ain't it a funny world?" he says. "I bust my nail file," he says, stoopin' down an' pickin' up one piece of it. "Ain't that too bad?"

"Look here," I says, fer I'd been thinkin. "You don't mean Henry Morse is the feller you've been lookin' fer?"

"No," he says. "I guess he ain't the one. But you won't say nothin' about it, anyhow, will yer?"

"I won't," I says, an' Birch Dunham come in just then an' I had to talk with him; an' when I looked back over my shoulder I seen the Perfesser had gone back to sit in his chair just as I first seen him in the sunlight, with the flies buzzin' around an' with his big, black hat settin' on his gray head again, an' the little piece of nail file turnin' around an' around in his fingers, an' his sleepy eyes lookin' way off on to that ridge of pines there where the crows is always flyin' in circles.

"It weren't till that night I seen him again. An' I won't forget it, neither.

"I remember I went down to the village that evenin' to send off a money order for a rubber coat. I told my Annie that I'd be right back, but goin' down Maple Street I met Father Ryan. He's an artist fer passin' the time of day an' it's fine ter see the smile on that red face of his.

"We walked along down toward the stores up by the drinkin' fountain, an' when we turned the corner we see the Perfesser's wagon backed up against the side of the

Odd Fellows buildin'. There was a couple of gasoline lights flamin' an' blazin' away on each side of it, an' it was a sight to see how, when that wagon had opened up, it was changed into a regular travelin' store, with a counter out front an' shelves behind an' a platform fer the Perfesser to stand on.

"An' the Perfesser was there himself, standin' with a cornet in one hand, playin' it, and a big drum-beater or whatever you call 'em whackin' at a bass drum with the other hand, all at the same time. I thought to myself: You may be talented in one direction, but it ain't in music. But of course that didn't make any difference. The idea was to make noise.

"Then, besides, whenever the gasoline flared up good you could see a big snake wound around the Perfesser's neck an' swingin' his head back an' forth.

"Jim," says Father Ryan to me, "those are bad men—those like him—sellin' worthless stuff to the poor. Just see how everybody is runnin'. I don't approve of it—not a bit," he says. "Tis a bad influence, an' I'm surprised ter see men like Pierson an' Toline an' Henry Morse is open to such curiosity," he says. "What's that the rascal has around his neck?" he says.

"A snake," says I.

"A real snake?" says he. "An' see him now. He's blind-foldin' himself. What do you suppose he's goin' to do?"

"I don't know," says I.

"I wish I did," he says. "Do you suppose it would do any harm if we drew nearer?" he says.

"Yer Reverence shouldn't be a party to this proceedin'," I says, "even as a spectator," I says. "Maybe," says I,

"I offer it for a suggestion," I says with a grin.

"Look there," he says, "he's doin' a trick with a man's hat," he says. "Did yer ever see the like of that crowd. If we're goin' to see anythin' we must go as fast as our two legs will carry us."

"We have four legs between us," says I.

"I wish I had a hundred," he says, almost runnin'. "I'm fond of hearin' them rascals talk," he says. "Come on," he says. "Twill be sad fer ye when yer less of a boy than me, Jim, though don't say I said it or folks will find out I have no respect fer my own white hair," he says, puffin' an' blowin' an' keepin' in the shadows of the elm trees where nobody'd see him.

"The crowd was all pressin' an' pushin' an' pullin', old an' young, around the cart. You could see the faces turned up an' shinin' red an' yellow in the light of the gasoline torches. An' even all the old fellers' eyes were glistenin', an' right then anybody could tell that men grow up a little in a lifetime, but the oldest man in the world dies young. I guess I was like

the others, anxious to hear an' see, though I never suspected what would turn up. An' I looks around beside me an' Father Ryan's mouth was open as wide as temptation, an' while the Perfesser talked in his singsong way his Reverence beat time with his finger just as if he was teachin' poetry to the kids at the parochial school.

"Move up closer there in front, please," says the Perfesser, "fer I see there's more comin', an' them who is standin' back there," he says, pointin' with his long finger an' winkin', "is the most curious. An' now, brothers," he says, "if you will give me your attention fer a moment or two I'll present to yer notice a marvelous new discovery. In the mean time I'll wash my hands in this here basin, using, as you see, ordinary water just as it runs from a pump, a faucet, water spigot or garden hose. An' from this here tin with patent perforated top—you can see, Clarence, without climbin' on to my wagon—from this here tin I shake a couple of flakes of this here substance on to the palm of my hand," he says.

"An', he says, dippin' his hands into the water, "here is where the rub comes," he says. "When I was in Catacomb, Ohio, a year ago, a little boy in the crowd says to me: 'Doc Smith, do my hands need washin'?' I says: 'They certainly do, young man.'" "Well," he says, "you oughter see mother's face."

"An' as he was talkin' he rubbed up a big lather that stood half a foot high, an' then he told how that lather weren't like ordinary soap, but how it went into the pores of the skin an' killed the germs; an' then he went on talkin' an' rubbin' until the lather was all gone an' his hands was dry an' he'd wiped 'em on a towel. But then



"When He Got a Chance
He Took All the Papers an' Put 'Em Through a Crack in the Stove"

he'd pour some more clean water over 'em an' the same lather would work right up again just as white an' frothy as ever, an' I guess he did it four times.

"The crowd was listenin' an' lookin' at him every second, an' finally a old feller from one of the farms out on the Dalton Road snorted out an' says: 'Doc, that's great stuff, that soap, but how in blazes do yer ever get shed of it?'

"Everybody laughed and shifted their feet an' thought the joke was on the Perfesser, but it didn't bother him any. He looks up over his glasses an' says: 'I'm surprised you didn't know,' he says. 'When you've got a good lather worked up just hang it up on a hook an' use it when you come back,' he says.

"Now this marvelous antiseptic, cleansing, purifying, germ-destroying, strictly scientific preparation," he says, leanin' forward till I thought he'd fall over, 'is known to the wide world as Smith's Twelve-Horse-Power Magic Flake. It is good fer hands, face, bath, hair, dandruff an' all skin troubles; fer man an' beast, horse, dog an' cat, an' may be used to wash woollens, laces, silk; will remove the stains from clothing, includin' the most delicate fabrics; will clean silver, china, brass an' porcelain, varnish, furniture, spots on wall-paper an' plaster-paris statuary, soothin' an' allayin' irritation after shavin'. With each an' every can of this powder which I sell here tonight I give away one of these here Swiss metal watch-charms. Not only that, but I add to it one of these here sets of open-eye needles that will save the fingers an' eyesight of your old mother, grandmother or wife, sister, aunt or daughter, equally as well,' he says. 'The price of this giant household combination is three dollars an' ninety cents.'

"Gee!" says three or four in the crowd, an' with that the Perfesser looked up at the swingin' branches of the tree that hung down beside him where the leaves kinder took the light from the gasoline.

"Well," says he, 'who's the first?' he says, holdin' out the articles. 'Nobody?' he says. 'Oh, well,' he says, 'I forgot to mention that three dollars and ninety cents, or thirty-nine dimes, was the original price of this outfit, but to introduce these here articles quick on the market I'm goin' to sell 'em off tonight at a different price. Not a dollar, not a half, quarter or eighth of a dollar, but one dime, ten cents, the tenth part of a dollar. Let them gentlemen come close, please,' he says. 'One right here. I've got yer change right there. An' the next one here. A few more left now. One here to this gentleman. Don't crowd. Another here. Wait a bit, you'll get yours in a minute, brother.'

"An' on he went sellin' 'em right an' left, swayin' his body from side to side an' keepin' on talkin' with a voice that sounded up an' down, an' pumpin' an' runnin' all the words together. An' just the second he seen the sales was goin' slow he stopped an' wiped off all the packages

left on his stand into a box with his arm, and reaches down as quick as a wink an' pulls out the snake again an' holds it up.

"Now," he says, 'we will do an act ter conclude the performance. I want to entertain you a minute with a description of this monster captured in the wilds of Florida. This snake is the alligator or spotted snake from which the native Indians distil the oil that goes into a little preparation I have here tonight. Now my contention is that every man alive has got on him, somewhere, a mole or blemish of the skin. I'll go farther than this, brothers. I'll prove it right here before you without any attempt to conceal, or other deception.'

"Ain't he the rascal!" says Father Ryan in my ear. 'Just look at him now!'

"I seen then the Perfesser had stopped an' was lookin' around in the crowd. He looked kinder worn an' old an' tired, too, an' I seen his hand go up to his collar an' pull at it as if to let in more air. He finally pointed to a long, tall feller that works on the railroad.

"You've got one," he says. 'You with the gray felt hat,' says he. 'But you ain't ever seen it. An' yet you know you've got it. It's on the back of yer neck.'

"The feller opened his eyes as wide as water crackers an' before he could stop he says: 'How did you know?'

"Easy, my friend," says Perfesser. 'When I first spoke you felt to see if it was still there.'

"An' he says, pointin' to another feller by the name of Osborn: 'You've got one on yer left shoulder.'

"No, I ain't," says the feller.

"But he didn't say it loud, an' so the Perfesser went pointin' around the crowd, sayin': 'You got one, an' You got one, an' nobody could see who he was pointin' at, so nobody denied it, an' everybody laughed an' whispered as if the Perfesser was doin' somethin' wonderful, sure.

"But when he come to Henry Morse on his way around I noticed he stopped a minute an' coughed, an' then he says kinder laughin': 'There's a gentleman there with a panama straw hat on. An' he's got a mole on the top side of his left wrist,' he says, an' he rested one hand on the stand an' leaned forward. 'How is that, brother?' he says, showin' his teeth as he spoke.

"I seen Henry—course I ain't givin' his real name—I seen Henry jump a little. He'd been lookin' at the Perfesser pretty steady, fer I watched him, but he kinder looked away then an' at the ground, an' I seen him reach out an' grab Dave Pierson's arm as if he was goin' to fall. Everybody was anxious to know if the Perfesser had hit it right again, an' so it was still—even the crowd was still—an' you couldn't hear nothin' but the warm wind in them trees an' a train whistlin' way off somewhere down the line.

"An' finally Henry straightened up an' looked straight at the Perfesser an' he says: 'Yes, I got it—just where you say, brother.'

"The Perfesser stepped back a little an' took off his black hat an' snapped at the dust on it with his finger. It seemed to me he was shakin' a little, but nobody seemed to notice it, an' he laughed an' went on pointin' out a couple of more, crackin' a joke fer each an' tellin' how he knew a man that used a mole on the back of his hand to remember things by, instead of tyin' a piece of string around his finger.

"An', he says, 'now I've proved everythin', I'm goin' to present to yer notice an' attention this little box of salve composed an' made up of natural oils of the famous Suwanee alligator, or spotted, snake, known fer centuries to Indians an' explorers of that death-dealin' swamp fer their curative properties. Every box of this salve represents a darin' capture perpetrated, maybe, at the cost of a human life, an' is goin' to be sold tonight at the red-letter-day price of ten cents, together with a written an' signed guarantee that the salve will remove any blemish or disfigurement in twenty-four hours, if used accordin' to direction thereby given. Who'll be first here? A genuine four-carat California diamond scarfpin is given away with each box, providin' no questions is asked an' nothin' is said about where you bought it. If this scarfpin ain't worth at any jeweler's nine times what you pay me fer it bring it back to me an' I'll gladly hand you back the price. Who's next here? One dime,' he says. 'Your Canadian quarter is all right, young man. Another here. Here they come. Another there. Full directions given—the genuine Suwanee Snake Salve, as used by the court beauties of France fer over a century. Thank you. Stand back there, please, after completin' yer purchase,' he says. 'You know how them fellers go on. 'But all of a sudden he stopped an' looked up in the air an' whistled. It seemed just as if he'd been thinkin' an' suddenly hit upon just what he wanted to plan.

"Gents," he says, 'we'll stop right here a moment. I'm goin' to tell you a story, gents,' says he, keepin' right on with his singsong voice. 'a story that is all wool, a yard wide, an' contains no shoddy or adulteration whatever,' he says.

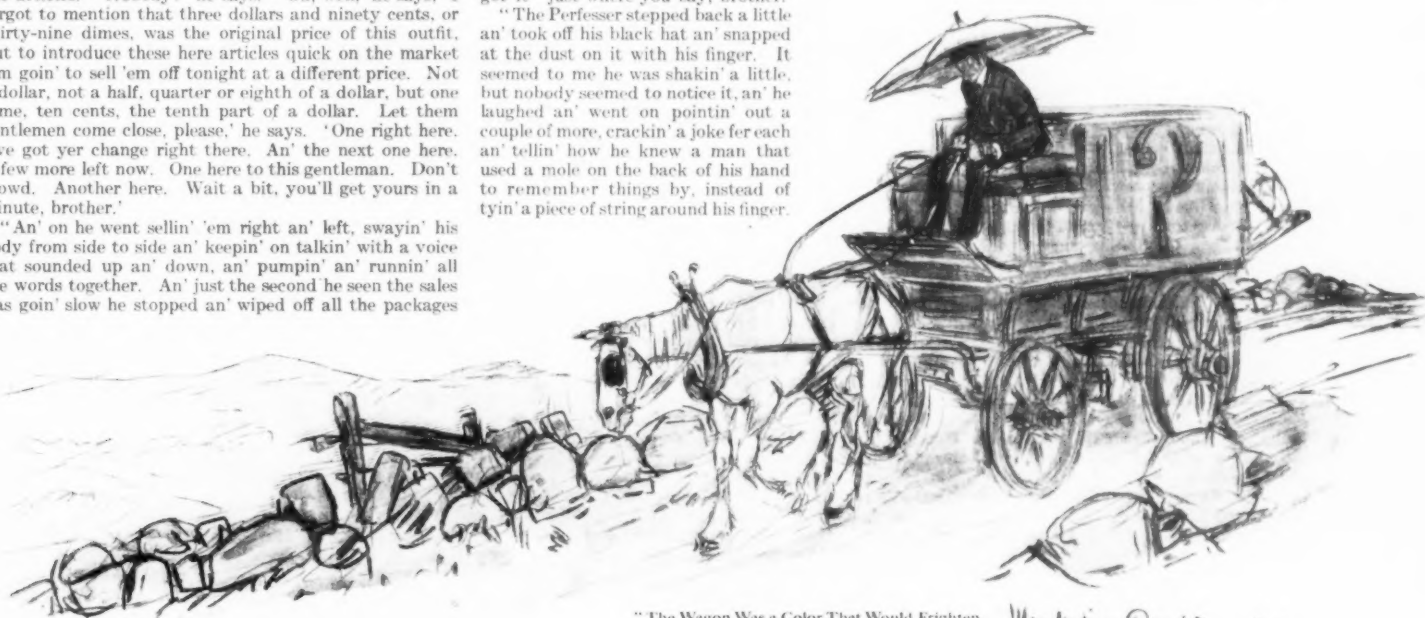
"An' now, gents," he says, 'there was a feller fifteen years ago had a house just outside of Chicago—one of these little houses painted white an' a picket fence around it,' he says, 'where the cat useter lie out in the sun on warm days in spring, an' inside the fence was some flowers planted. An' when the feller useter come home at night his wife—an' she was a pretty woman—useter pull off her apron an' come out an' meet him. This here feller didn't amount to much as men go. He was a drummer, sellin' a line of bicycle bells an' lamps, see? He weren't makin' much money an' he liked good clothes, an' there weren't a great deal in his favor except his talkin'. He was a natural-born talker. He'd talk a man right out from under his hat.'

"With that the Perfesser stopped an' coughed an' laid his black, felt hat down on a pile of salve boxes an' played with the buttons on his coat.

"Yes," he says, 'there weren't much to him, I guess, except talk. An' then maybe, besides, that he was fond of her—of that little woman. She was kinder pink an' she had the finest little laugh you ever listened to, an' he carried her picture pasted in the front of his order book so's every time he wrote an order he'd see her an' think how he was earnin' a livin' fer 'em both,' he says.

"I ain't goin' to tell it long," says he. 'I've got to sell some of these here goods, but this feller had a friend, a feller we'll say named Rayworth. He weren't an old friend nor nothin' like that. He was a bookkeeper in a hotel, an' these two others let him have a room an' board out in their house to help out on expenses. The first feller was a fool. He was only a talker, an' he didn't

(Continued on Page 38)



"The Wagon Was a Color That Would Frighten
the Insurance Companies"

May 11, 1909

PANTHER BOWS TO THE LAW

By Elmore Elliott Peake

ILLUSTRATED BY EMLEN MCCONNELL

THAT Wick Wolverton, of the devil-may-care Wolverton clan, should leave his mountain home, where he lived the free, wild life of a falcon, and go to work in the big tobacco warehouse down at Morning Sun, was accounted a seven days' wonder on Panther. The owners of the warehouse, who had never before had a mountaineer on their pay-roll, felt equal surprise that a young blade, hailing from a region where six-shooters were commonly worn in place of watches, should tamely rub elbows all day long with a gang of negroes. In fact, so docile was Wick that he finally stirred the contempt of the negroes themselves.

It therefore fell out, one noon hour, when Wolverton had innocently appropriated Ace Bolliver's customary seat, that the surly black flew into a passion and landed a vicious blow upon Wick's chin. The stripling turned a back somersault and lit upon his knees. For perhaps ten bewildered seconds he swayed dizzily. Then came a loud report and Ace sank to the floor with a .44 bullet through his heart. A second negro, advancing with an uplifted scantling, went down as suddenly. Three more shots were poured into the remainder of the flying gang. The sixth and last shot was directed at a white man who rushed in from the street with a revolver in his hand. He tottered, collapsed at the knees, and also landed in a ghastly huddle on the floor.

The clansman, with the red light of murder blazing from his eyes, reloaded his weapon with marvelous celerity and calmly awaited the oncoming of half a dozen other white men who now rushed in from the street. But, before any of them had crossed the deadline which the youth had instantly established in his mind, he came to himself, as it were. His vision cleared, he saw what he had done. He hesitated an instant and then vaulted as lightly as a cat through an open window behind him. When his pursuers reached the spot he had vanished as if by magic.

The foot of Panther Mountain is accounted twenty-five miles from the village of Morning Sun. The Bald—local name for the treeless summit—is thirteen miles farther. Yet the low sun still faintly gilded the piny spires which fringe this elevated area when Wolverton reached its edge and paused before a cave which had more than once, in his boyhood, served him as a home for weeks at a time.

His first act was to open a concealed niche and draw therefrom his repeating rifle, a second revolver of the same deadly caliber as the one he wore, and a liberal supply of ammunition. Then he turned his thoughts to supper. A five minutes' walk revealed a partridge settling in a fir for the night. He neatly snipped off its head in spite of the failing light, and broiled it before a fire so tiny that a three-gallon piggin would have covered it. Then, having eaten and drunk at a near-by spring, he kicked out the fire, threw himself upon a bed of balsam boughs and fell asleep.

He awoke with the birds, but no song came to his lips. He was unhappy. It was not that he was haunted by an image of the motionless men upon the warehouse floor. A man who has seen a father and two brothers suddenly answer Death's invisible messenger in the shape of a lump of lead is not likely to be squeamish. It was another thing than this that obsessed him.

For more than a year and a half now he had worked as an ox that treads out grain—he who came of a strain of blood constitutionally opposed to work. He had worked with a race of men whom he loathed; and his proud spirit, as unbroken to the bonds of civilization as a colt to harness, had suffered many a bruise.



Calmly Awaited the Oncoming of Half a Dozen Other White Men

He had had few or no associates in Morning Sun, and often on a Sunday he would stand and gaze at the distant purple cone of Panther until his throat ached. Or, answering the subtle call of his cloud-capped home, he would walk out from the village five, ten, even fifteen miles, until the peak was curtained by night and nothing remained for him but to trudge wearily back in the dark and awake to another round of toil.

Now, the power which had carried him unsinged through this fiery ordeal was love—the first love he had really ever known; for he could not remember his mother, his father he would gladly have forgotten, and his three surviving brothers would, like Joseph's, have sold him for a price. He loved Penelphia Hedge; and Lafayette Hedge, her father, had said to him: "Show me the title deed to Poke Peddicord's place or another ekally good, and on that day you marry my darter—not afore." Lafe had no love for any Wolverton, as the youth well knew, and he doubtless regarded the condition he had imposed upon the ne'er-do-well as impossible of fulfillment as the uprooting of old Panther from its eternal rocks.

Yet Wolverton, setting his teeth, had bade his sweetheart and all the joyous pastimes of the mountain good-by, and had gone to work. As a result there now lay to his credit in the little Morning Sun bank the sum of three hundred dollars—that is, it had lain there the day before. By this time, he had no doubt, in his profound ignorance of the law, that the money had been confiscated by the sheriff. The thought brought acrid tears to his eyes. Yet he knew—and this was really the reflection that wrung his heart—that three times three hundred dollars would do him no good now. Penny Hedge would never marry an outlaw!

However, he was not the man to sit down and suck his thumb; and after holing up, in mountain parlance, for two days, his restless temperament drove him down from his lonely height to the zone of human habitations. His principal motive was to ascertain whether the news of his crime had yet reached the neighborhood. It was not likely, for scanty indeed was the intercourse between the home-keeping mountaineers and Morning Sun. The sheriff might have been up in pursuit of him, it is true. Yet it was a well-known fact that even sheriffs had no relish for nosing out the aerial lair of the mountain wrongdoer. It was so easy for the latter, concealed on some commanding cliff, to drop bullets with deadly accuracy into a posse below.

Nevertheless, in spite of the presumption in his favor, Wick made his way toward his grandfather's cabin as cautiously as if the whole mountain were crying for his blood. He slipped in the back door, bolted it behind him and approached the ancient pair bent over a small blaze in the fireplace.

"Heard the news?" he asked with assumed indifference.

"Yes, damn ye, we've heard it," snapped old Aquilla Wolverton.

Ufa, his spouse, mournfully nodded her head, partly from palsy, partly in response to her grandson's question.

"A fine young whelp you be, to go and shoot up a lot o' men when your grandmammy and me air dependin' on ye fer our daily bread," continued the veteran in a voice that shook with fury. He had in mind the five dollars—a no inconsiderable sum in the mountains—which Wolverton had been sending home every month.

"The Lord'll take keer on you, Granther, I reckon," answered Wick impudently, alluding to Aquilla's recent alliance with the church after a long life of anything but godliness. "Can't promise, though, that He'll keep that thar jug in the corner filled

with moonshine. Whar'd you git your news? Shureff been pryin' up hyarabouts?"

"He rid up as fer as Elderberry Cove, and Plum Black fetched the word up from thar."

"Good fer Plum!" observed the young fellow with a sinister gleam in his eyes. "He have done me several little favors of that natur afore. Mayhap I'll git a chanst to pay him back soon."

"Oh, Wicky, don't shed no more human blood!" quavered the old woman. "Think of your pore soul and the fires of hell, where there be nothin' but wailin' and gnashin' of teeth."

"I'll nuvver gnash mine thar, Mother, now I hev jined," muttered the old man piously.

"I reckon not," retorted Wick with a grin. "You ain't had none to gnash here to hum these fifteen year. Consequent I didn't see no pertickler reason fer your slippin' into church last minute—less'n it war to save your gooms." He crossed the room and lifted the jug of whisky to his lips, taking his first drink since leaving the mountain eighteen months before. "Got anythin' to eat?"

"Nary a bite," croaked Aquilla.

"Why, Paw, we hev, too!" exclaimed Ufa, rising briskly for one of her age. "You'd oughter be ashamed of yerself. 'Twasn't a minute ago you was complainin' of feelin' all blowed up like a toadfrog, 'count of hev'in' et so much dinner. We got cold sody biscuits, Wick, cold taters, squash and plenty o' bacon. I'll make you some coffee, too. Pore boy, I nachally know you're hungry."

She laid her shriveled hand upon his head of crow-black hair—an extreme demonstration of affection for her, or for most mountain women, for that matter.

Wick, after sweetening his acidulous grandsire with a plug of "store" tobacco, ate his supper and tarried until lamps began to glow here and there in the void beneath, like fallen stars. He then took a circuitous route, aside from all roads and trails, to the home of his sweetheart, some two miles away. He had no doubt that Lafe Hedge, justice of the peace, would gladly hand him over to the authorities if chance offered a way that incurred no personal risk. Therefore, he approached the double cabin with great circumspection. Concealing himself in a thicket of laurel across the road he emitted the soft, tremulous note of the screech-owl—an old sweetheart's signal between Pen and himself.

A repetition of the call brought into the lighted doorway the stalwart figure of Squire Hedge armed with a rifle.

"I ain't sup'stitious," Wolverton heard him grumbling to some one in the room. "But I nachally hate that ker-footin' of them owls. Makes me think of a graveyard."

The owl ceased its "kerfootin'," and the squire, after a turn about the yard, reentered the house. Thereupon the owl called again. Five minutes later a tall girl, of a physical development unusual in the mountains, appeared in the door, stood there a moment, and finally strolled slowly down the path.

"I'm a-goin' to walk down to the spring, Dad," she called back.

When she reached the spring the dark form of young Wolverton leaning upon his rifle loomed beside it—as she had expected. Neither spoke. The girl sat down upon a boulder which on former occasions had proved large enough for two, but Wolverton held his place.

"Well, Pen, what hev you made up your mind to do?" he asked at last. He well knew that Plum Black had not failed to stop at the one



"You Heerd, Too, That the Man You Killed Was the Dep'ty Shureff?"

house where his Elderberry Cove story would prove a veritable bomb.

She did not answer at once, but sat with her chin in her hands, her face glowing faintly in the starlight. "Tell me your side of it," said she with a weariness in her voice that made the youth's eyes widen.

He briefly related the stark facts without attempting any elaborate self-defense. She listened without visible emotion, for as a mountain woman she was almost as familiar with tragedy as was the narrator himself. Yet when he had finished he saw her clasped hands grow rigid.

"I believe you, Wick," said she, controlling her voice with a palpable effort. "Whatever you once were, I believe you've been true to yourself and to me ever since you left the mounting. I don't see how you could hev' he'ped killin' 'em without—without bein' a coward. But, Wick"—a sob escaped her lips—"oh, Wick, I can't marry an outlaw! I can't marry a man who has to plow with a rifle across his back—who has a price on his head—who has to hide out in the woods like a wild thing—who any man that chooses to kin shoot down like a bobcat and go scot free!"

Wick made no reply. It was just what he had expected. "Bein' innocent, then," he ventured after a season of silence, "and yet not fittin' for you, what air I to do?"

The plaintiveness of his submissive voice and attitude was too much for the woman and, extending an arm, she drew his small, hard hand away from the rifle-barrel and pressed it between her own.

"Do you want me to tell you, sweetheart?" she asked, looking up with inspired eyes. "Go back to Mawnin' Sun and stand trial in the cotehouse! If you air innocent the law won't do you no harm. It gives every man a fair show."

He recoiled as if stung by a serpent.

"That's a lie!" he burst out with sudden fury. "It don't give every man a fair show. The law air made by the lowlanders, not we-uns. It air made for themselves, not we-uns. They raid our stills, they pry into our quolls, and when they ketch one of us and take us down to cote we're wuss off'n a rabbit in a deadfall."

"No, Wicky, no," she answered soothingly, but firmly. "I know as well as you that the law makes mistakes. But gen'rally it don't. Ain't it better to go to cote to settle a little dispute than to shoot a man in the back from ambush? Ain't it better to make a man pay fer log-rollin' your cawn than to kill him and leave his innocent wife and children to suffer? Go down to the shureff, Wick, and give yourself up!" she repeated beseechingly.

"And be sent to the pen'tenchy and hev my h'ar sheared short?" he asked bitterly. "Air you a-tryin' to git rid of me, so you kin marry that taller-faced preacher what wears a coat as long as a shimmy?"

"No, dear, I don't want to marry any preacher and I don't want to git rid of you. I want to git hold of you. I don't believe they'll send you to the pen'tenchy. But if they should, it wouldn't be but for a little while, seein' as how they all jumped on you at once. And wouldn't that be better than bein' hounded like a fox fer years to come? Fer the law, right or wrong, is stronger than we-uns. If it says you must suffer you must, whether you go to jail or whether you run away. It never fergits and it never fergives. You kin shoot one shureff after another, but they'll always be a shureff. And some day, soon or late, he'll git you. Wick, if you love me, go down. If they send you to jail I'll wait fer you, long or short. And when you come out I'll marry you. I won't ask Dad if I kin. I won't ask you where's your title deed to a farm. I'll just meet you at the gate and kiss you, and if so be it I have to I'll beg your first meal!"

Her low, sweet, persuasive voice ran on, minute after minute, ringing the changes on her theme in every key. He listened almost against his will; and presently, before he was conscious of just how it happened, the ancient battle between Duty and Desire was on within his breast.

"No man on Panther ever before give hisself up to the law," he observed finally. "It'll look pizen cowardly in me."

"But it would really be bravery. Wouldn't you ruther have the thing than the looks?"

Again he hearkened for a season to the battle within.

"You'd be ashamed to marry a jailbird," said he.

"I would not—if he was innocent. But I would be ashamed to marry a man that had kept out of jail by skulking in the woods like a coward."

"You call hidin' out cowardly?" he asked in surprise.

"I do."

"I nuvver heard no one else say that."

She did not argue the point, and soon he said: "You better be goin' back. Your Pop might git 'spicious and come moseyin' down this way."

"You haven't said yet what you'll do," she reminded him. "I'll tell you tomorrow arternoon," he said. "Meet me in the wash beyant Rabbit Grove Meetin'-house."

As they climbed the gentle slope side by side a subtle aroma from her person, her hair and lips, reached him through some unnamable sense. It thrilled him almost painfully, and he loved her more at that moment, it seemed to him, than ever before. Yet he parted from her with the stoicism of his kind—without kiss or handclasp, just as he had met her. Doubtless some untaught delicacy whispered to him that he had not yet met the conditions which would make her his own. She seemed to understand, too, and said sweetly: "Good-night, Wickwire."

The simple words almost wrung from him, then and there, the promise for which she had pleaded. But as he receded from her in time and space there came a reaction. The sacrifice she asked of him assumed greater proportions than ever and he found himself in the blackest of moods.

The law! He had hated it, it seemed to him, from infancy. Since he could remember, the fear of it had hung over him like the fear of damnation. The panther, the

cooking, came a babel of voices, hilarious laughter, and unique, elaborate, blood-curdling oaths, the product of a peculiar genius coupled with total depravity. One voice dominated all the others, perhaps because it was strung on a thread of flowing narrative. But it was not until a lull in the general hullabaloo came that the lurking youth caught a distinct sentence. It then leaped from the speaker's lips like the snarl of a tiger.

"And at that I let him have it, and I reckon the buzzards hev whetted their bills on his bones afore this!"

Wick recognized the voice. It belonged to Esau Thistlewood, a man who had now been hiding out over two years, and who, since the commission of his original murder, had killed two officers in what the mountain usually styled self-defense. The cavesdropper, now peculiarly interested in outlaws, peeped out from his dark antechamber and saw a shaggy, unwashed, wild-eyed man, armed to the teeth.

Once upon a time Wolverton would have held such a man in awe, but now the sight gave him a qualm. Moreover, now that he stood on the threshold of his old rendezvous, the desire to enter it seemed to have evaporated. He wavered for a moment and then stealthily ascended the Chimney. At the top he filled his lungs with the tonic air of the pines and made his way to his little den.

Above, the stars quivered and flashed with a luminiferous splendor known only to the dweller in high places. At intervals the range seemed to rise and fall just perceptibly, as if in a mighty respiration. The Earth-spirit stooped and kissed her children, and a million pine needles joyously clicked together, a million leaves quivered ecstatically upon their stems. Then, from some spot in Leifert's Gorge, far, far below, the scream of a panther floated up.

The boy, who had lost track of time, awoke from his reverie and found his lashes heavy with tears. A strange thing had happened to him, and, kneeling upon the rock, he offered the first prayer of his life:

"O God, tell me what you'd ruther have me do!"

Before sun-up God had told him, and when he went down the Side the next afternoon to keep his tryst with Pen he carried no weapon of any kind—for the first time in his recollection. His face was illuminated with that light which flashes up within us only on rare and precious occasions. Pen perceived it from a distance and sprang forward to meet him.

"I'm on my way to Mawnin' Sun," he announced, and kissed her.

To his astonishment she dropped her head upon his shoulder and began to sob.

"Why, you air glad, ain't you, Penny?" he faltered.

"Oh, so glad! But it will be so cruel if they lock you up. Maybe I advised you wrong—maybe the law is agin us."

He stroked her hair for a moment.

"Pen," he began soberly, "I ain't goin' down to win you, or because you asked me to. I ain't goin' down even because it's the easiest way out—for it may not be. I'm a-goin' down because it air right!" His eyes flashed. "It come to me in the night that I ought to go and I reckon it war the voice of God—seemed so sweetlike. Mebbe I'll suffer. If I do you will, too. But people have to suffer, and when it's 'thoo with I reckon we're happier fer it—jest as we like sunshine arter a cloudy spell."

She clung to him desperately for one weak moment, but one only. When his long stride had quickly removed him from her sight she sat down with folded hands and fixed her blurring eyes upon the faultless blue above, as if she might spy there an angel with a horn of heartease.

Wolverton, though boldly following the main road, saw no one until he neared the Notch, where he met Con Thistlewood, father of Esau.

"Wick," observed the genial storekeeper and moon-shiner, "ain't you caperin' around purty frisky in broad daylight, and 'thout your Winchester at that?"

"Con, I ain't no use fer a Winchester no more," answered Wick without shame. "I'm a-goin' down right no's to give myself up."

"Give yourself up!" repeated the astounded Thistlewood. "Say, boy, air you plum crazy? Ain't you heard who that white man was you killed?"

(Concluded on Page 40)



"And at That I Let Him Have It"

forest fire, the avalanche, hunger, cold, the hereditary foe, the treacherous precipice—all these natural enemies were as nothing compared with the law. And now this same law was making him, an innocent man, tread the glade like a weasel. Suddenly, in a transport of rage, he let out a curse that reverberated through the aisles of the forest like a lamentation of the damned; and he swore by all things, high and low, sacred and profane, that he would never, never turn his body over to the talons of that foul bird called the law.

As he rested against a tree, exhausted by passion and brooding over the lonely night before him in his hair above, he suddenly bethought him of Thistlewood's still-cave, where, with pipe, jug and cards, he and his cronies of a former day had spent many a jolly hour. They would never advise him to give himself up. They were men of the world, not a simple-hearted girl whose chief pleasure in life was going to church.

The nearest entrance to the cave was one accurately described by its name of Chimney—a steep and highly dangerous shaft to traverse, especially without a torch, and hence used only in emergencies. But Wick was in no mood to balance dangers, and a brisk half-hour's tramp brought him to the concealed opening. As he neared the subterranean chamber, some two hundred feet below, he moved cautiously. As a man with a price on his head it behooved him to inspect the guests before showing himself.

Tobacco smoke first announced the presence of human beings in this unlikely place. Then, mingled with odors of

THE SMALL MAN'S MARKET

FIRST STEPS IN POPULARIZING A LONG-FELT WANT

MCKIMMIE'S drugstore is not a large place, but it stands at the point of a flatiron block, with doors on three streets. Hundreds of persons pass in and out daily, buying medicines, toilet preparations and sundries, using the telephone, having prescriptions filled, waiting for cars, consulting the directory, meeting one another. McKimmie carries a representative stock of goods in demand, but many articles are back on the shelves and to get them people must ask for them by name. Scattered over his showcases, however, where customers can inspect, note prices and wait on themselves, are several dozen useful preparations of McKimmie's own compounding, sold under his own brands. He has a cough lozenge, a rat poison, a talcum powder, a shampoo jelly, and so forth. Most of them are priced a few cents lower than similar goods of wider reputation, and also are put up in larger packages. McKimmie bids for trade by giving more and asking less. Add his fine display facilities, and he manages to get rid of quantities of these preparations every year.

One interesting fact about this trade in his own preparations, though, is that it doesn't grow perceptibly.

Today a woman waiting for a car helps herself to a can of McKimmie's Peerless Tooth Powder, leaving thirteen cents on the showcase. But six weeks from now, when she needs more dentifrice, her choice will probably be the old reliable brand put up by Doctor Molar, at twenty-one cents. McKimmie believes his is just as good for all purposes. But Doctor Molar's has been a staple of the trade since the Civil War, and is still kept before the public by liberal advertising. People like it, or think they do, or have got into the habit of using it, and the demand has become a tradition and is making fortunes for the fourth generation of the Molar family. McKimmie can't compete and hold his trade. And so it is with all his other preparations.

All save one—McKimmie's Theatrical Cold Cream.

This is different. The sales grow, grow, grow. People, absent, pick up a jar of that cream and within a month come back for another. Strangers order by mail from distant places, or ask friends to buy for them, and when anybody from that town moves elsewhere a live little center of demand is established. Sales are so constant that McKimmie carries no other brands of cold cream—they are never asked for. His magnolia balm and complexion soap are nearly—almost—not quite. But this cold cream is the real thing, with merit of its own and individuality and a definite human appeal. It seems to fill a long-felt want.

McKimmie often dreams of what might be done in extending its market if he had a hundred thousand dollars to put back of it.

"But the day of the small man is over," he sighs. "Where is he to find his market? This is an age of gigantic business combinations, and nothing succeeds without large capital. Big manufacturers have a monopoly of the market."

So his cold cream, a potential fortune, works out its small destiny at home, and somebody else's cold cream is sold nationally. McKimmie continues to live over a gold mine and firmly maintains his belief that it wouldn't be any use to try to dig, because he hasn't adequate tools.

Hard Work Better Than Novel Ideas

MCKIMMIES are pretty plentiful all over the United States. The retail drug trade alone shows an average of one on every other corner, and they are found in all mercantile lines, retail and wholesale. Every manufacturer has at least one article which he feels certain could be pushed into international use if somebody would back it with half a million dollars. Thousands of inventors, chemists, culinary experts, engineers, machinists and other men working in practical fields have novelties, specialties and trinkets that only need promotion, they think. But most of them are restrained by lack of capital and the belief that the day of the small man is over. They are sitting on the gold mine, but see no way of opening it up, getting the thing going or extending present trade. Back of these, again, are thousands of other persons who could furnish brilliant schemes and ideas if somebody furnished money.

Here and there, however, will be found some exceptional member of the McKimmie family who is going ahead without any capital at all, while a little investigation of trade history, in almost any line, will show that most of the widely-sold commodities have been pushed into a national market by men who had none of the things that are commonly believed to be indispensable.

By JAMES H. COLLINS



Nowadays the Soda Fountain is an Important Fixture in Every Drugstore

Talcum powder, for example, is sold by the ton nowadays. Yet the whole trade in this article goes back to one brand, first marketed in a small way by a neighborhood druggist. A generation ago toilet powder was regarded as more or less disreputable. It was all right to sprinkle the baby with fuller's earth, but gossip drew a sharp line between the woman who used rice powder and the woman who didn't. This druggist built a national business in talcum by indicating new uses for toilet powder and making it respectable. His brand was pushed at home first and then in surrounding territory. When it had demonstrated its stability he took all profits and put them back into development, together with credit and some borrowed money. Today the talcum used in barber shops alone is more than the total consumption twenty years ago, and the original brand is an immensely profitable property.

The greatest baking-powder business in the world began in the same way, years ago. Starting locally in a small drugstore in the Middle West it spread through the country round about. Now it is capitalized at twenty millions.

Boston is not a packing-house city, yet one of the most profitable canned-meat specialties is made there from Western products, the trade having been built up gradually. First a toothsome delicacy, one of a line of food products, which ran ahead of the rest and created unusual demand at home. Then extension through New England and farther, until the nation was finally covered. Today the factory is largely occupied with making this one article, and not even Chicago or Kansas City can displace it.

That has been done over and over in the past with staples and specialties of every sort. It is being done at this very moment, while men who ought to know better insist that there is no chance, that the conditions of yesterday which favored Doctor Molar's tooth powder have passed forever, shutting out McKimmie's cold cream. It will be done tomorrow and the day after, again and again, because it is always done by about the same process, and that process is based on definite principles.

Yet for each time that it is done successfully there are, perhaps, a thousand failures—proprietary articles, trinkets and gimcracks that start out with good chances, apparently, but never get anywhere. These mishaps are all due to definite causes, however, and while the law of the survival of the fittest obtains rigidly in the small man's market it is also possible to make sure that one has something fit to survive before going into it.

Back in the early eighties there was a growing interest in fountain pens. Business routine generally was being broadened. The typewriter was displacing the copying clerk

on his high stool, and the telephone was competing with the messenger boy. Fountain pens were part of this evolution, and a number of manufacturers came into the market with devices of various kinds. Most of them worked with the same thought in mind, however. As an ordinary steel pen cost a cent, and a holder two or three cents more, manufacturers strove for cheapness, in the belief that people would stick to the old tool unless they could purchase something not much more expensive.

One of the smallest manufacturers had a little shop in New York's jewelry district where he made fountain pens with his own hands, and went out selling them when a half dozen or so had been finished. It was a notable day when he got far enough ahead to display three or four dozen pens in a near-by cigar store. Yet all the time he had his own ideas about this new article, for he had found that a trustworthy fountain pen could not be retailed for less than three or four dollars; and in the belief that the American public would pay a fair price for a pen that really gave service, he centered his energies on producing pens that could be guaranteed, kept in repair for the purchaser and replaced with a new one if defective. Today this manufacturer is at the head of a company that leads our fountain-pen industry and has sales approaching three-quarters of a million dollars annually. The business has been built upon that original policy, coupled with twenty-five years' hard work. At first he asked a reasonable price for a good article in dealing with customers personally, and they knew that he would be as good as his word in keeping pens in repair. When he got a little credit and some borrowed money he advertised his pens on the same basis, selling to distant purchasers direct. Later still it was possible to establish his line with retail merchants in other cities, and his pens got into the market more solidly than competing goods, because merchants were asked to assume no responsibility—if their customers didn't like the pen they could bring it back and get the money.

Even an experienced business man may assume that a successful article has made its way on originality, cleverness of idea, timeliness or some element in itself that made it grow into favor spontaneously. But cleverness of idea counts for nothing as compared with plain hard work. Indeed, it may be disastrous. For, very often, McKimmie starts out with a commodity so original that public demand can only be assumed. Novelty, instead of hard work and honest investigation of conditions, is trusted to win trade.

A Venture in Custard Powders

ONE of the profitable food specialties sold in England is "custard powder," a preparation for making desserts quickly and without eggs. Its success at home, when gradually marketed, led the proprietors of the first custard powder to extend their operations to the United States. Capital was spent quite liberally some years ago in advertising this product here and placing it with our grocery trade. But it fell flat and the manufacturers lost money. Nobody in America wanted custard powder, and upon investigation it was found that eggs were then so cheap that nobody here thought of using a substitute. This might easily have been found out before the money was spent.

"That was a bright idea!" is the comment of business men, after some new McKimmie has got a footing in the market with a new specialty. "No wonder he made it go!"

But the bare idea plays so small a part in the matter that, often enough, in the marketing of a new commodity the original plan and product may be radically altered. When a new article is brought into contact with wide human demand nobody can foretell what will happen to it, or how far it will go; and the article that finally fits the demand is usually very different from that the promoter started out with.

Take petroleum as a good illustration. Less than sixty years ago it was sold as a patent medicine, being bottled under various trade names and offered as a panacea for human ills. A Pittsburgh druggist had more of the crude oil than he could dispose of through the regular channels of the drug trade. So he devised the first rudimentary process for turning it into lamp oil, and altogether changed the character of supply and demand.

When we consider the relative values of bright ideas and plain hard work the latter is always certain to go farthest. That has been demonstrated in hundreds of cases where steady, patient plugging has made a wide market for articles that had no bright idea at all. The rule works backward,

too, for many an excellent commodity or idea has failed because there was nobody to put the work behind it.

Several years ago a New York typographical expert sketched a rough method of doing by mechanism, at a fraction of present cost, a certain kind of engraving now done wholly by hand. Much of his spare time since then has been devoted to developing this process. It has been worked out and patented. It is successful mechanically. It has been tested commercially and found practicable. New York alone spends thousands of dollars every week for this sort of engraving. If the inventor owned nothing in the world but that process he could soon transform it into a productive business. But it has brought very little revenue, simply because nobody has put into it the dogged, hard work necessary to make it successful. Experiments and machinery have cost him thousands of dollars. One day, recently, after contrasting outgo with income, he remarked that this side issue had cost him about as much as a wife. Machinery and records are kept in separate quarters, away from his other business, and ever since then the side issue has been referred to familiarly as "The Little Lady in Twenty-seventh Street."

The man who is willing to work hard, and who feels that he has found an article which really meets some long-felt need of the consuming public, is ready to experiment, first with his product and, second, with ways of marketing it.

One of the commonest facts about the popular commodity, established in the market, is that it started out as something else. For the promoter begins with one product, made according to his own ideas of what the public wants, and works, gropes or blunders his way toward what is really wanted.

Nor is his real public always found where he looked for it at the outset. Demand may pull him in unforeseen directions. That portion of the public he had in mind for customers may ignore him, or the class he sells to may suddenly change its customs or mode of living, killing his demand and driving him to market in new ways. All sorts of things may happen. Setting out to make a market is an adventure, with a dash of guessing contest.

On the shelves of every department store, hardware store and general store in the United States will be found a certain brand of lubricating oil, put up chiefly for household use. In fifteen years it has grown from nothing into a national demand. The proprietors first put it on the market during the height of the bicycle craze, as a necessary adjunct for supply dealers. But it soon ran ahead of

everything else they manufactured. It was ingeniously put together as to formula, being compounded to clean off and prevent rust as well as to lubricate. The demand among cyclists was then so large that they felt that no other market was needed. But success was such that they began advertising it among sportsmen, as an oil for guns, and then to housewives, for sewing machines. By the time the bicycle demand disappeared the commodity was thoroughly entrenched. Today a little booklet, packed with each bottle, gives hundreds of uses, listed alphabetically in dictionary form.

Another immensely valuable proprietary article is a soda-fountain beverage that was first marketed by a Southern druggist. The originator sold a few gallons a year to other druggists around home, but made no marked success with it. Another druggist bought the formula, but did no better, and sold to a third druggist, who was glad to sell it to a fourth. The last owner had made several failures in launching specialties of his own—one a tooth powder, another a blood tonic, and so forth. By the time he got hold of the new beverage his experience enabled him to analyze such a proposition. Three druggists had tried to popularize this preparation. There were hundreds of other beverages of like purpose in the market. So he urged it on people, not as a remedy but as an alleviator of thirst. Today the yearly sales run into millions of gallons, and the company owning the preparation has eight factories and a national organization for distributing. For the first five years, however, all profits were put back into promotion, and the product steadily improved with finer ingredients, so that it would keep better and meet various conditions of climate and taste as sales spread from state to state. When this preparation was first marketed the average drugstore either had no soda fountain or else had one that was shut down six months in winter. Nowadays the soda fountain is an important fixture in every drugstore, and operated all year round. This preparation has been promoted in ways that helped bring the new conditions about.

Another famous specialty, the American dollar watch, was developed originally by two brothers who had a novelty business embracing about everything under the sun. They were inventors, manufacturers, wholesalers, retailers and promoters all together. The original dollar watch was a small clock—larger than any watch, but still small enough to be carried in an ample vest pocket. The original was wound and set like an alarm clock and had a

clock movement. It was put on the market merely as one more article in a large line of novelties.

The promoters spent the first few years in reducing the size of this clock-watch, making it a stem-winder and stem-setter, and bringing it down to the handy price of one dollar. They also experimented with different ways of selling it. At one time direct selling to the public by mail appeared to be the best method, because the regular jewelry trade did not take a dollar watch seriously. Before the real market was developed these brothers dissolved their partnership, each taking a share of the business. One selected the rights in another novelty that at the time seemed to have a much more certain future than the clock-watch, but which has since come to nothing. The other took the clock-watch. Today's timepiece, put beside the original "turnip," makes the latter seem grotesque. But the contrast between today's marketing methods and those with which the novelty started is more striking. Each year has brought changes in conditions, new problems to be met, new fields to be entered.

Some years ago a company was formed by business men in a certain city to market a toilet preparation which seemed to meet a genuine public need. The promoters had plenty of money to put behind their preparation, but little time and practically no experience. They went ahead blithely, though, drawing up comprehensive plans for covering whole states at a stroke, and paying bills for expenses as they came in, with no necessity for being parsimonious. At the end of three years this company had sunk one hundred thousand dollars, yet had no real trade in even a single state or any large city. It cost the promoters thirty thousand dollars to discover that their formula was defective, and they had to stand the loss of replacing goods that had spoiled on merchants' shelves. It cost them twenty-five thousand more to find out that the price asked for their preparation, fifty cents, was too high and out of all harmony with the general trend in prices for such specialties—boxes had to be made smaller and the price cut in half. It cost more money to learn that newspaper advertising would not sell goods which had not yet been placed on the local retail merchants' shelves, and it also cost them money to learn just the opposite—that goods placed on merchants' shelves would not move unless the consumer was told something favorable about them. The company was finally reorganized, and a new manager started in to learn how that preparation ought to be marketed. From that day it began to make headway.

WHITE MAGIC By David Graham Phillips

ILLUSTRATED BY A. B. WENZELL

IX—Continued

MEANWHILE, Beatrice had gone to her mother. Mrs. Richmond was taking advantage of a lull in the entertaining to give herself a thorough physical overhauling. The lower part of the west wing was fitted up as a complete gymnasium, with a swimming pool underneath.

Mrs. Richmond had played basket ball with her secretary and companion, Miss Cleets, had fenced for ten minutes, had swum twenty, and was now lying on a lounge in her boudoir, preparing to go off into a delicious sleep. In came Beatrice.

"Well, mamma," said she, "the fat's in the fire."

Mrs. Richmond opened her drowsy eyes. "You've told your father?"

Beatrice nodded. "And he promptly blew up."

"I was sure he would."

Beatrice's expression—strange, satirical, sad—bitterly sad—could not but have impressed her mother had she not been more than half asleep. "You knew him better than I did," said the girl. "Still—no matter."

"We'll talk about it after I've had my nap."

"Oh, there's nothing to talk about."

"That's true," said her mother comfortably, as she slid deliciously down the descent into unconsciousness—or is it an ascent? "You know there's nothing to do but to obey your father. And he's right. You'll be better satisfied with Peter." And Mrs. Richmond was asleep.

Beatrice stood looking at her mother. Suddenly her expression of somewhat undaughterly pity vanished and there was a rush of tears to her eyes, an uncontrollable tremor of the fresh young lips usually curved in response to emotions in which tenderness had little part. "Dear mother," she murmured. She understood her mother's



lot now, and sympathized in a way which Daniel Richmond's wife, unconscious what havoc those years of gradually-deepened slavery had wrought in her mind, her heart, her whole life, would have regarded as hysterical and absurd. Love had lifted Beatrice above the narrow environment in which she had been bred and had quickened her to a sense of values she could hardly have got otherwise. She saw her mother as she was,

as her mother could no more have seen herself than the lifelong drunkard, happy in his squalid sottishness, could reconstruct and regret the innocence from which he has slid into the depths by a gradient so easy that it was unnoted. The girl realized that her mother's chief substantial happiness was inability to comprehend her own fate. "Thank God," said she to herself. "I had my eyes opened in time." And one by one before her passed faces of fashionable matrons, young and old, whom she knew well—hard or hardening features, like landscapes upon which only bleak winds blow, and only meager light from cold, gray skies falls; eyes from which looked shriveled souls, in which all human sympathy, save that condescending charity which is vanity rather than sympathy, had dried up; lives filled with shams and pretenses; trim and showy gardens in which no flower had perfume, no fruit had taste, and where shone not one of the free, beautiful blossoms of genuine love. Not hard hearts really, but shriveled; not unhappy lives, but stunted and sunless, like plants grown in the luxury of a rich loam—in a dark cellar. The shock of disillusionment as to her father completed for Beatrice the transformation which had been started by the undermining effect of Roger upon her conventional ideas—as a thunderbolt crashes down a dam and releases its floods.

Beatrice passed a light and caressing hand over her mother's beautifully-arranged hair, bent and kissed her. Then she stole from the room—with a lingering glance of tenderest sweetness back from the threshold. An hour and a quarter ticked away in that splendid room, with its wall coverings and upholstery of dark-red brocade and silk. In stepped Richmond, brisk and bristling. He frowned at his sleeping wife, tapping his foot impatiently upon the floor. "Lucy!" he called sharply.

Mrs. Richmond's eyes opened, saw him. Over her face flitted an expression as primeval and as moving as that of a weary slave awakened from delightful sleep to resume the hated toil. "Why did you wake me?" she cried peevishly.

"Where's Beatrice?"

Mrs. Richmond resumed her normal expression of haughty discontent. "She was in here a while ago," replied she. "In her rooms, probably."

"Did she tell you?" asked he.

"About Wade?"

"Yes," snapped her husband. "What else is there, pray? Has she been up to something else disgraceful?"

"Why, Dan, she's done nothing disgraceful," cried the mother. "Every girl has those passing fancies. But she'll not oppose you. Anyhow, her own good sense—"

Richmond gave an impatient snort. "She's a fool—an impetuous fool."

His wife ventured a sly, catlike look from the corner of her eye into his back. "You always say she's the most like you of any of —"

"She takes her impetuosity from me. I hardly need say from whom she inherits her folly."

"I can see nothing to get excited about." And Mrs. Richmond stretched herself in preparation for a leisurely sitting up.

Richmond regarded his wife with his habitual expression of disdain for her uselessness. He said peremptorily: "You are going to town this evening with her, and you take her abroad day after tomorrow."

Mrs. Richmond sat up as if she had been prodded with a spike. "I can't do it!" she cried. "I can't get ready. And we've got invitations out for —"

"I'm going to send my own secretary—Lawton—along with you, to watch her and report to me," said Richmond. "You have shown that you are unable to take care of her. Excited? Indeed I am excited. To find that a wretched fortune-hunter has just about foisted himself on me. And what of our plans for the girl's future? Have bridge and these masseuses and hair women and all the rest of fiddle-faddle that you fuddle about with taken from you the last glimmerings of sense?" He was storming up and down the room. "Good Heaven! Have I got to take one eye off my business to keep guard over my family? Are you good for *nothing*, Lucy?"

"I hope you were careful what you said to her," exclaimed Mrs. Richmond, alarmed by his complete lack of self-control. There had been many bitter scenes between them since their love waned as their wealth waxed. But theretofore he had attacked her with irony and sarcasm, with sneer and jeer. Never before had he used straight denunciation, made coarse and brutal by a manner he had hitherto reserved for the office. "You can't treat her as you treat the rest of us," she warned him.

"And why not, pray?" demanded he. As she was silent, he repeated. "Why not? I said!" he cried in a tone so menacing, so near to a blow, that she flushed a deep and angry red.

"Because you've made her independent," the wife was stung into replying.

"What imbecility!" scoffed he, enraged by this home truth that had been tormenting him for several hours. "She's got less than any of the rest of you. I've purposely kept her where she'd have to behave herself and love me. Your mind never was strong, Lucy. It has become flabby."

Mrs. Richmond was completely possessed by her anger. A cowed, timid creature is hardest to provoke, cannot be roused until it is literally crazed; then it is like any other lunatic. She laughed in the face of her tyrant. "Love!" she jeered. "Love you! You haven't got the least sense of humor, Dan, or you couldn't say that. It's true she has got less than the rest. But Rhoda and I need more than she does. Anyway, my life's practically over. I've got no future—no hope elsewhere, or—she sprang up and her eyes glittered insanely at him—"or do you suppose I'd stay on with you—you who have become nothing but a slave-driver? Then there's Rhoda. She and her husband need quantities of money. The little you've given her is nothing to what she wants and fawns on you to get. As for the boys, they're too fond of being rich and showing off to dare do anything but cringe —"

"A nice brood you've brought up, haven't you?" frothed her husband.

"They're *your* children at heart—all of them. You've ruined them. Yes, you—not I, but you!"

He turned his back on her. "You go to Europe day after tomorrow, all the same," he cried.

"I'll do nothing of the sort!" retorted she.

"You will spend the money I allow you in the way I direct, or you will not get it," rejoined he. "Ring for your secretary and your maid and the housekeeper. Set this swarm of idlers in motion. There's no time to be lost."

"I'll not go!"

"Do you want me to give the orders? Do you want the servants to —"

"Oh, you—*devil!*" she screamed. Then she burst into hysterical tears. "And I've got no will. I'm a weak, degraded nothing. If I were a dozen years younger! Oh—oh—oh!"

Richmond rang the bell. "I've rung for your maid," said he. "Stop that slopping—and get busy." His tone indicated that he was not wholly pleased with himself.

His wife hastily dried her tears and hurried into her dressing-room to remove the traces and to hearten herself with a stiff drink of brandy. Richmond continued to pace the boudoir. Marthe, the suave and ladylike, appeared with a note on her tray. She courtesied to Richmond and moved toward the dressing-room door. "What have you got there?" demanded Richmond.

"A note for madame—from mademoiselle."

Richmond snatched it from the little silver tray, tore it open. His hand shook as he read. "Where did you get this?" he asked, in a voice from which all the passion had died.

"Mademoiselle gave it to Fillet as she was driving away."

"Go!" said Richmond; and as she went into the hall he entered the dressing-room. His wife was before the dressing-table mirror powdering her nose. He flung the note down before her. "Read that," he cried.

Mrs. Richmond read:

Dearest Mother:

This is to say good-by—for the present. I've gone to New York to stop with Allie Kinnear and look about. I've no plans except not to come under father's roof again. I thought he loved me. I've found that he hasn't any heart to love anybody. He can't bribe me into putting up with his tyranny. I'm afraid he'll be cowardly enough to vent on you the rage for what's all his own fault. But he'd do that if I stayed on. So, I don't make it worse for you by going. Forgive me, mamma. I love you better than I ever did in my life. I'm so sorry to go—yet glad, too.

BEATRICE.

Mrs. Richmond laid the note calmly aside and resumed powdering her nose. She turned her head this way and that, to study effects from different lights. Apparently the note had made no more impression than the swift passage of a fly between her and the mirror.

"She's gone," said Richmond, in a dazed way.

"And I doubt if she'll come back," said his wife.

"You must bring her back."

Mrs. Richmond was searching in the drawer for some toilet article. "I can do nothing with her," said she absently. "You know that. Where has Marthe put —"

"You act as if you did not care," snarled he.

"And I don't," replied the wife indifferently. "She's better off. I hope she'll marry Wade."

"Marry?" sneered Richmond. "Do you suppose he'd marry her when he finds out that she has cut herself off?"

"Maybe so," replied Mrs. Richmond, with intent to infuriate.

Richmond, with the wounds to his vanity inflicted by Roger open again and burning and bleeding, gave a kind of howl of rage. "Don't be a fool!" he shouted. "I say he will not marry her!"

"Then you ought to be satisfied," said his wife pleasantly.

"Satisfied?" Richmond, white with rage, shook his hand in her very face. "Satisfied? With the only one of my family that was worth while gone—you talk about my being *satisfied!*"

"Then why did you drive her out?" inquired she coldly.

Richmond flung out his arms in a vague, wild gesture, and rushed to the open window.

"You might go to Kinnear's and talk with her," suggested his wife.

"Say what?" demanded Richmond over his shoulder.

"How should I know?"

He wheeled round. "Are you on her side or on mine?"

"Oh, I'm just a fool," said Lucy.

Richmond's scowl at her changed to a scowl into vacancy. The scowl faded into a mere stare. Suddenly he burst out in a voice from which grief had washed every trace of anger: "I've got to have her back! I've got to have her back!"

Mrs. Richmond's expression of amazement changed into sullen jealousy. "That's right," sneered she. "Go and apologize to her. Knuckle down to her."

The husband, a wholly different figure from the bristling, bustling, self-assured tyrant of a few minutes before, went out without another word. The wife looked after him. The humiliation of having her daughter exalted while she herself was in the dust under his contemptuous foot had one consolation—the tyrant had met his match and might himself soon be abased.

X

IN ANY city but New York, and even there in any set but the one to which they belonged, the Kinnears would have been regarded as rich. But in the company they kept, their strainings and strummings to hold the pace were the subject of many a jest and gibe. Had they not been of such superior birth—not merely Colonial but

Tory and forced to do exceeding shrewd and heavy bribing to get back the estates forfeited to low-born Patriots—they would have ranked almost as hangers-on. Another generation, another dividing up of those meager millions, and the Kinnears would cease to make any part of the blaze of plutocracy's high society, would shine as modest satellites, by reflected light. Thus, it was necessary that lovely Alicia Kinnear marry money—big money. Beatrice Richmond's brother Hector was about as good a catch as there was going; so, Beatrice and Allie became friends at school—Alicia, being a sensible girl sensibly trained from the cradle, needed no specific instruction from her mother in the noble and useful art of choosing friends. The friendship grew into intimacy, and Alicia saw to it that nothing occurred to produce even temporary coolings—this, with not the least show of sycophantry, which would immediately have disgusted Beatrice; on the contrary, what Beatrice most admired in dear Alicia was her independence, her absolute freedom from the faintest taint of snobbishness. If Beatrice had been more experienced she might perhaps have become suspicious of this unalloyed virtue. There is always good ground for suspicion when we find a human being apparently entirely without a touch of any universal human failing; Nature has so arranged it that each of us has a little of everything in his composition, and the elements that show in a character are rarely so important as those deep out of sight. However, Alicia was a sweet and generous girl, and gave genuine liking where she felt that her station and circumstances permitted her to like—and how many of us can make a better showing?

When Beatrice, with Valentine, her maid, and two trunks, entered the big, old house in Park Avenue where the Kinnears maintained upper-class estate, Alicia was waiting with open arms. "Your telegram only just came," said she, hugging and kissing Beatrice delightedly. "But the rooms are ready—your rooms—and we've got Peter coming to dinner tonight."

"Peter!" Beatrice made a face. "Give me any one else—*any* one else."

Alicia's blue eyes—beautiful eyes they were, so clear, so soft, so delicately shaded—opened wide. "Why, Trixy, I thought —"

"So it was," cut in Beatrice. "But that's off. Close the door"—they had just entered the sitting-room of the charming suite set aside for "darling Beatrice"—"and I'll tell you all about it—that is, all I can tell just now."

"Oh, you and Hanky will make it up —"

"Never! Whomever I may marry, it'll not be he."

Alicia looked shocked, grieved. And she was shocked and grieved. But underneath this propriety of friendly emotion she had already begun to consider that, if this were really true, Peter would return to the ranks of the eligibles—and he was through Harvard, while Heck Richmond was a junior and only a few months older than herself. An inexcusable duplicity—that is, inexcusable in any but a human being circumstanced as was Alicia.

Beatrice laughed at her bosom friend's mournful expression. "Oh, drop it," cried she. "You know Peter is no real loss. He's all right, of course—a clean, decent fellow, with a talent for dressing himself well. But no one would ever get excited about him."

"Does anybody get excited about anybody, nowadays?" laughed Alicia.

Beatrice nodded; into her eyes and out again flashed a look that could not but put so shrewd and sympathetic a friend as Allie into possession of her secret.

"Who?" said Allie breathlessly. "The Count? Oh, Trixy, you're not going to marry away off —"

"Not the Count," was Beatrice's quick, disdainful interruption. "What do you take me for? He's shorter than I and horribly old—over forty."

"I don't think age matters in a *man*," said Alicia.

"I do," retorted Beatrice. "Not, of course, if one's marrying for—for other things than love. But I couldn't love an elderly man."

"Is forty elderly?"

"Isn't it?" replied Beatrice.

"But who is he?" implored Allie, all aquiver with curiosity.

Beatrice permitted a beatific expression bordering on fatuous folly to overspread her fair young face. "Do you remember—down at Red Hill—the last time you were there—the biggest, grandest, handsomest man you ever saw —"

"The artist!" cried Allie in dismay. "Oh, dearest, I thought you were just flirting. And you are. You wouldn't — Your mother'd never—never—consent. Isn't he—poor?"

"How can you talk like that?" exclaimed Beatrice, with all the energy in indignation of the new convert.

"Well—one has got to live, you know," urged Allie.

"And if he's poor—and your father doesn't consent —"

Beatrice laughed curtly—she had many mannerisms that reminded one of her father. "I'm not married yet—nor engaged."

"Have you talked with your father and mother?" inquired her worldly-wise friend.

Miss Richmond again gave a sweetened and feminine version of her father's sardonic laugh. "That's why I'm here. I've broken with father."

"Oh, Trixy!" exclaimed Allie in terror. "You can't do that!"

"Oh, yes, I can. I have," She beamed on her friend. "And I've come to ask you to give me shelter for a few days—till I can look about. Father wanted me to marry Peter. I refused. He insulted me. Here I am."

Alicia kissed her with enthusiasm. "What a strong dear you are!" cried she. This remark seemed to her a wise and friendly—and discreet—compromise. It did not approve unfilial conduct. It did not encourage Beatrice to weaken her opposition to Hanky Vanderkief. It did not commit the Kinnears to anything whatsoever. "But you must dress for dinner. Of course I'll give you another man. I'll change my man to you and take Peter. It's good to have you here. I must rush away to dress."

But Miss Kinnear was not in such mad haste that she could not look in on her mother, who was being hooked up by her maid. "I'll finish mamma, Germaine," said Alicia. "I want to say something to her." And the instant they were alone she came out with it: "Beatrice has broken with her father because she doesn't want to marry Peter. And she has come to stay with us."

Alicia hooked; her mother stood patiently, apparently studying in the long mirror the way Germaine had done her soft gray hair. Of all the women in New York who led the fashionable life, not one was able to invest the despicable arts of prudence and calculation with so much real grace and virtue as Mrs. John Kinnear. "What shall I do, mother?" Alicia finally asked.

"Nothing," replied Mrs. Kinnear, in the tone of one who has deliberated and decided. "We'll wait and see. Certainly, that dreadful, dangerous devil of a father of hers can't object to us giving his daughter shelter—while we wait for him to try and get her back. . . . Beatrice is very obstinate."

"Like iron—like steel. She says she's in love with an artist. He is terribly handsome, but not the sort of man one would marry."

"Foreigner?"

"No, American. I never heard of him. I can't remember his name."

"Good Lord, the girl's crazy," said Mrs. Kinnear. "Why did Mrs. Richmond let a man of that sort have a chance to get well acquainted with her daughter? Still, who'd have thought it of Beatrice? I'd as soon have expected you to do it."

"Beatrice has got a queer streak in her," explained Alicia. "You know, her father is—or was—very ordinary."

"No, that's not it," replied Mrs. Kinnear reflectively. "Those things aren't matters of birth and breeding. I've seen the lowest kind of tastes in people of excellent blood."

"How sweet you look! . . . I must dress. You advise me to do nothing? She didn't want Peter at dinner. So—I'll take him."

That little rest between the "so" and the "I'll" was an excellent instance of the way mother and daughter had of conveying to each other those things impossible of speech—the things that sound vulgar or shocking or basely-contriving if put into words. And in no respect does the difference between the well-bred and the common display itself so signally as in these small-large matters of what to say and what to imply. By this significance of silences mother and daughter were in the position—the happy position—of being able most sincerely and most virtuously to deny even to themselves any and all intent of subtle or snobbish or intriguing thought. To impute such thoughts to such people is to excite their just indignation. As Allie departed to dress, her mother sent after

her a glance of admiring love. She had brought her daughter up not as daughter, but as bosom friend, and she was reaping the rich reward; for Allie Kinnear, caring so little about every one else that at bottom she neither especially liked nor especially disliked anybody, reserved and poured upon her mother all the love of her heart.

When the five women at the dinner were in the drawing-room afterward waiting for the men, Mrs. Kinnear found an opportunity to say to Allie: "Richmond telephoned just before I came down. He is delighted that Beatrice is with us—wants us to keep her until he comes."

"She says she won't see him," said Alicia.

"I think I can persuade her."

Mrs. Kinnear was right. When Richmond called the following afternoon and Beatrice reiterated her refusal Mrs. Kinnear said in her inimitable way, sweet, sensible, friendly: "My dear, don't you see that you are putting yourself in the wrong?"

"Why quarrel with him?" objected Beatrice. "Why stupidly repeat again and again that I will not marry Peter?"

Mrs. Kinnear had already debated—without letting herself know what she was about—whether or not to do all in her power to maintain the strained relations of father and daughter, "and help save poor Beatrice from the misery of marriage with a man she hated—a man who deserves a good wife." She had decided against siding with the girl because of the dangers in incurring the relentless wrath of powerful Richmond. So, her reply now was: "Dear Beatrice, you needn't be afraid of your father."

Richmond winced, but held to the game he had decided upon. "I admit that I know nothing about him—except, of course, what D'Artois said. But I can't honestly say I believe in him. I still feel that he is a fortune-hunter."

"I can understand that," said Beatrice, unbending a little. "I suspected him, myself."

"Trust to your intuition, Beatrice," cried Richmond cordially. "It always guides right."

"I'm glad to hear you say that," observed his daughter. "For my intuition was that he was as simple as a baby about money matters. The nasty suspicion came afterward—when I was piqued because he had refused me."

Richmond made a large, generous gesture, strove—not unsuccessfully—to accompany it with a large, generous expression. "Well—that's all past and gone. Are you ready to go home?"

"I am not going home, father," said Beatrice in an ominously quiet tone.

Richmond ignored. "Oh, you want to stay with Allie a few days? Why not take her down with you? . . . The fact is"—Richmond cleared his throat—"the place seems lonely without you."

Beatrice's glance fell. Her sensitive upper lip moved nervously—the faintest tremor quickly controlled.

"My car's at the door," he went on, an old man's fearful eagerness in his voice. "It'll take us straight to the station—just time for the first express."

Beatrice did not dare look at him. She said insistently: "You will say nothing more about my marrying Peter?"

"You leave me free to marry whom I please."

Richmond drew down his brows. Temper began to tug at the corners of his cruel mouth. Really, this insurgent child of his was exceeding the outermost limits of fond, paternal forbearance. "You've had time to think things over," said he in a voice of restraint. "You're a sensible girl at bottom. And I know you have decided to act sensibly."

Beatrice rose. "Yes, I have," said she.

"Then—come on," said Richmond, though he knew perfectly well that was not what she meant. "You read my note to mother?"

"I pay no attention to hysteria. I waited for your good sense to get a hearing."

"I shall stay in New York," she said gently. "I am of age. I intend to be free."

"What nonsense!" cried he, with an attempt at good humor. "Where'll you stay?"

"Here for the present."

"Do you think the Kinnears will harbor you?"

"I'm always welcome here."

"As my daughter. But just as soon as they—any of the people you know, for that matter—find out that I regard any one who's receiving you as abetting you in your folly and disobedience—"

"The Kinnears are my friends," said Beatrice coldly. "You exaggerate yourself, papa—or, rather, your money."

Richmond laughed—a vain, imperious, ugly laugh. "I can make the old woman upstairs put you out of the house in two minutes—and Allie will be afraid to speak to you."

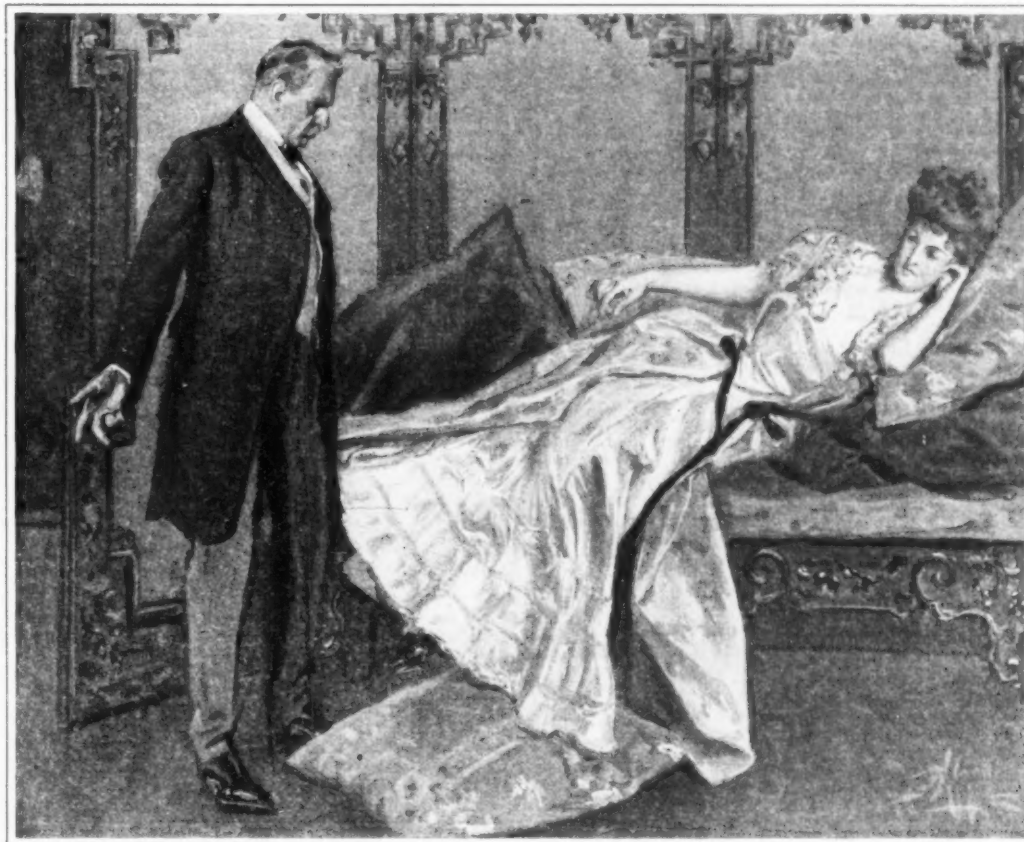
Beatrice gave a disdainful smile.

"These Kinnears—and about every one you know—have large investments in the things I control." And his tone and the twinkle in his eyes made the words conjure dire visions of possible catastrophe.

"Oh!" exclaimed Beatrice, paling. She looked at him with startled eyes. "I see . . . I see." She was calm and self-contained again. "I must not get my friends into trouble. Yes—I'll leave at once. I'll go to a hotel."

At this he lost patience. "You force me to be severe with you," said he, coming close to her and shaking his

(Continued on Page 39)



"Has She Been Up to Something Else Disgraceful?"

She had calculated well. Beatrice reared proudly. "Perhaps it does look as if I were afraid to face him," said she, all unconscious that Mrs. Kinnear was bending her to her will as easily as a basketmaker bends an osier withe. "Yes—I'll go down."

And down she swept, to pause in statue-like coldness upon the threshold of the drawing-room, where her small, wiry father was pacing agitatedly. "Well, father?" said she.

They looked at each other in silence—measuring each other—or, rather, daughter submitting calmly to her father's keen, measuring eyes, while she wondered how a man so strong and daring as he could have such a pitiful weakness as snobbishness. At last Richmond said pleasantly: "Beatrice, I've come to take you back home."

She advanced to a chair, into which she dropped with graceful deliberation. "I thought you had come to apologize." Her tone was a deliberate provocation.

He flushed a little—a faint glow upon his dry, wrinkled face with its huge forehead, its huge nose and its absurd little chin. "That, too," said he with astonishing self-restraint. "I was so mad yesterday that I went crazy."

"You admit that you wronged Roger Wade?"

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Good and Bad Trusts and a Bad Law

HOW many people, or how few, know what the Sherman Anti-Trust Law, as so far interpreted by the courts, actually is? It forbids all combinations in restraint of trade, or competition in interstate commerce. Said Judge Lacombe in the Tobacco Trust case:

"Two individuals who have been driving rival express wagons between villages in two contiguous states, who enter into a combination to join forces and operate a single line, restrain an existing competition." Therefore, no doubt, they fall within the ban of the Act.

It is urged that no United States District Attorney would prosecute those two expressmen, or any other small, essentially innocent combination. Only the big, vicious combinations are to be haled into court.

Which means that the Administration will not enforce the law unless it has some special motive—not found in the actual legal position of the parties under this Act—for doing so. All combinations are illegal, but only those that have made themselves obnoxious in some way quite apart from their violation of the Sherman Law will be prosecuted by the authorities.

A more thoroughly objectionable situation could hardly be devised. A man's immunity from prosecution lies not in obedience to the law, for his combination—however small and essentially innocent—violates the law. It lies solely in his appearing well in the eyes of the Administration. No Administration is so wise or virtuous that such great discretionary power should be lodged in its hands.

A Strange English Word

TO DEFINE one word in the English language a modern dictionary takes eighteen columns of small type. If the matter were set in type like this page and leaded, it would make about half the bulk of an ordinary novel. And this solitary word, upon which the dictionary bestows such a wealth of elucidation, is one that hardly anybody except a dictionary-maker can define at all. The ordinary educated, English-speaking person's knowledge of it could be expressed in about half a single line.

This fecund word is "of." If you were asked to define it—unless you are a dictionary-maker or of an allied trade—probably you would have to reply, "Of? Why, of just means of." You might add defensively: "I always comprehend perfectly what it means when I see or hear it and can use it correctly in speech, so what do I want to define it for, anyway?"

But if you were a child your actual mastery of "of" would stand you in no stead whatever. You would be set to digging out and memorizing the things the dictionary had to say about it—or the driest and least informing of them, as, for instance, that in some cases it is such a kind of preposition and in other cases some other kind, and that prepositions have such and such properties when they don't have some other. Every bit of which you would absolutely and mercifully forget at the first possible moment. Look over a child's grammar or "language" lesson, with its ghastly array of useless bones.

Uncle Sam as a Saver

TWELVE years ago New York savings-banks were permitted to invest in railroad bonds, but they have always availed themselves of the privilege to a much less

extent than the law permits. They now hold nearly one and a half billion dollars of deposits, of which fifteen per cent is invested in railroad bonds, fifty per cent in real-estate mortgages and the remainder in state and city bonds. The proportion of real-estate loans is higher now than it was twelve years ago. Which simply illustrates the great conservatism with which the banks are managed. They pay depositors regularly between three and four per cent. As high praise may be given the savings-banks of Massachusetts and Connecticut.

Why, it is often asked, should the Federal Government enter a field with postal savings-banks, in which such splendid results have been achieved by state and private initiative?

Nobody would ever have proposed that it enter the field if the examples of New York, Massachusetts and Connecticut had been followed in all other states. It was exactly the contrast between those states and some others, where no savings facilities were provided, or where scandalously-lax laws left savings deposits at the mercy of speculators, that provoked the present agitation for postal banks.

If state and private initiative will do the work, very well. If they fail to do it the Federal Government will be called upon. This is what anti-centralizationists may as well learn.

Danger for the Cotton Bulls

THE reports from Washington that the Government will rigidly investigate this bull campaign in cotton, and take whatever steps may seem meet to prevent a repetition of it, look rather probable. Indeed, we don't see what else the Government logically can do.

The situation is this: With a short crop, the bulls have advanced the price of cotton to a point fifty per cent above that of last year. Not only, therefore, must the cotton mills tie up half again as much capital in the purchase of their raw material, but they must take the chance of a decline further on—and to advance the price of the finished product in a degree corresponding to the advance in the raw material may curtail their output. In short, the high price of raw cotton threatens to involve the mills in some loss.

Now, for forty years, the Government has put forth its power for the purpose of insuring to New England cotton mills a profit satisfactory to themselves. It has let them write the cotton schedules of the various tariff bills to suit themselves. In this last revision it obligingly increased duties—which averaged fifty-two per cent on last year's imports of cotton manufactures—after the mill-men themselves had said they needed no increase. And, after all that, the bulls and the planters have cracked up the price of the raw material on them!

That some wild-eyed speculators should hop in and involve the mills in a loss, after the Government has been valiantly exerting itself for more than a generation to insure them a profit, is clearly intolerable. Those bulls are almost in contempt of Providence.

The Corner Butcher-Shop

TO EAT in the most pretentious restaurants is expensive. You get a table to yourself, which is pleasanter than to sit with strangers. You receive the attention of a skilled waiter, who stands by to see that whatever you wish is laid before you. The accessories are carefully arranged in a manner to tickle your fancy. For all of which you pay liberally.

A great many city folk would deem it a sinful extravagance to take their meals habitually in that way. But they habitually do the same thing in another way.

They wish to do their marketing near by. So there will certainly be a grocery and a butcher-shop in their immediate neighborhood. They expect the butcher to have the choicest cuts always on hand, and to deliver their roast or steak at the kitchen door when it is most convenient for them; often they expect him to call in the morning and take their orders. This the butcher cheerfully does, and they pay for it.

The Secretary of Agriculture finds that the retail price of meat in Chicago—where the meat comes from—is forty-six per cent above the wholesale price. In neighborhoods requiring the most convenient service probably the difference is greater.

It is simply the expensive restaurant plan in a different guise. You must have everything near by; everything called for and delivered; a dozen or twenty shops in place of one. That a system of retail distribution might be devised that would reduce the average cost of living a fifth or a quarter seems highly probable.

When Democracy Entertains

WE HAVE computed, with keenest delight, that—including the carfare and incidentals—at least five hundred thousand dollars will be expended upon that *soirée* which Messrs. Jeffries and Johnson are scheduled to pull off next Independence Day.

We believe this forthcoming affair sets an absolutely new record of lavishness for a social function in the United States. The celebrated Bradley-Martin ball, as we recall it, consumed only three hundred thousand dollars, while that splendid and memorable entertainment on Fifth Avenue, with which young Mr. Hyde gallantly touched off the great life-insurance upheaval, cost considerably less.

We are firmly attached to the democratic ideal and rejoice to see it justify itself in every possible direction. In one field after another the people have met and surpassed the aristocrats.

The plain people have shown that they can govern better and provide a better system of education. They have furnished many of the leaders in thought and art. At length they boldly grasp the palm in what has long been the aristocrats' great specialty; in what is, probably, their very last vantage-ground—namely, in burning up money for amusement.

At our very costliest social entertainment the participants will be no haughty representatives of an exclusive and privileged class; but plain men of the people—some justly eminent in the liquor trade, others noted in the horse line, still others prominently connected with the faro industry; but none leaning upon invidious distinctions of birth and social connection. The light effulgently reflected from their thousands of diamond rings and scarfpins, and the ruddy glow of their roseate faces, may truly be regarded as sun-up of triumphant democracy in a new field.

Give Chicago a Chance

ONE of the regular duties of the Chicago press is to make report and comment upon the ugliness of the downtown district. Only one or two daily newspapers have more readers in the city than has this magazine; and we will now discharge our local obligation by saying it is no doubt true that the streets are often dirty; that the pavements, even in the heart of the city, are sometimes wretched; and that there is altogether too much smoke.

But Chicago has led the way in many respects. Her street-car campaign was memorable and inspiring. She managed, before most cities, to get and keep a fairly trustworthy council. But she has never been able to get control of her own affairs. She is still pretty largely at the mercy of the state—which means, of state politics. Her actual government is still conducted to a very considerable extent on the melancholy old bi-partisan-boss plan. At this moment she is enjoying an edifying graft exposure, simply as an incident in the struggle for control of the state Republican machine. Affairs with which the city alone should deal are constantly and rather hopelessly entangled in the skeins of downstate politics. She has always, in fact, had a pretty hard—and often a losing—fight to keep her own politicians in line with her best interests. When she, in addition, is subjected to a swarm of outside politicians—who much prefer their own best interests to hers—the case is rather desperate for civic improvement.

What Chicago most needs is self-government. She has the spirit and the will to make herself a clean and beautiful city if she is given half a chance.

Where the Widows' Money Goes

NEW YORK, at least, has begun taking an intelligent interest in compensation to victims of industrial accidents. A commission, appointed by the Legislature, has been investigating the subject. Here is one thing it discovered:

A great many of the larger employers take out insurance against damages arising from accidents to their workmen. Several companies make a specialty of writing such insurance. For a given premium the company assumes all of the employer's liability in regard to damages resulting from accidents. Of the money that the employer thus pays to the company forty per cent goes for the general expenses of the company, while fifteen per cent more is absorbed in the expenses of fighting and adjusting claims for damages. Thus, only forty-five per cent goes to the victims, and of that forty-five per cent probably about half goes to the victims' lawyers. Out of every hundred dollars which the insured employer pays on account of personal injuries through accidents on his premises probably only twenty or twenty-five dollars actually reaches the victims. It seems, moreover, that out of ten claimants only one ever gets anything at all.

The victims of these accidents, in most cases, are needy cripples, or widows, or orphans.

It is true, as employers sometimes urge, that settlement of damage claims by means of a lawsuit is the merest lottery. A fraudulent claim—especially if pressed by a woman—may be awarded a heavy judgment. A just claim may be thrown out on a technicality. But why leave it to a lottery? Why not follow the example of every other civilized nation?

WHO'S WHO—AND WHY

The Father of Waters

NEXT to beautiful ladies and the correlated topic of love for them, the stars and such other aerial illuminants as we have, including the moon, water, I should say, has furnished the most fruitful topic for poets, orators, authors and all other writers and speakers not tagged by either of these designations. Water, in my opinion, runs an easy third as an excitant for literature written or spoken.

Every poet has written pretty and pensive pieces about water in some of its various forms—lakes that nestle, as all lakes do, just as all brooks wind and all rivers wend; and every author has tackled some demonstration of water, ranging from a storm at sea to a glass of vichy. This is especially true of orators and oratory. It was water that inspired Daniel Webster's classic oration about the Falls of the Genesee—water within the falls and without Daniel, for Daniel wasn't taking any water in his'n at that particular time. And Proctor Knott never would have made his hit with his Duluth rhapsody if he hadn't rung in that part about the unsalted seas. Likewise, the most fervent oratory in Congress has for its subject river and harbor improvements and irrigation, and Private John Allen's most famous speech was about a fish hatchery—water in every instance, although complicated sometimes with appropriations, and, in the case of John Allen, with fish.

Examples might be multiplied. The most casual inspection of literature will prove the contention. But, to clinch it, I desire to refer to Tombigbee Ezekiel Samuel Candler, Jr., Esq., of Mississippi, so christened by himself on the glorious day when, with water as his text, he took his stand among the great orators of America by his passionate plea for the Tombigbee and some money for the same. "Ah, friends," he shouted to the cold, cynical, close-fisted House of Representatives, "the Tombigbee doesn't need any widening. It is wide enough. It just simply needs a little deepening." All, it may be remarked, that any river needs to make it a great artery of commerce.

You may not know Tombigbee Ezekiel Samuel Candler, Jr., but if you do not you lay yourself wide open to that crushing retort Mr. Shakspeare thought up, years and years ago, about arguing yourself unknown; so do not say so. Ezekiel's speech has been translated, already, into twelve languages, and hardly a month passes but some foreign savant writes for permission to encompass its deathless measures in his particular kind of hieroglyphics. Still, let me repeat here the simple story of his life.

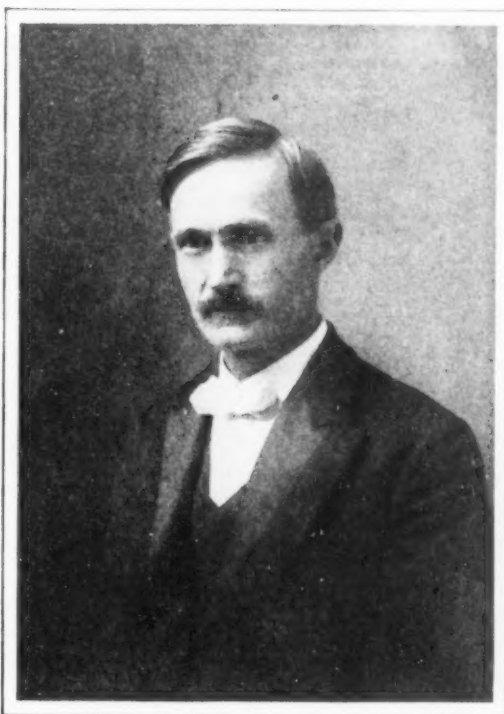
He was born in Florida, but moved to Tishomingo County, Mississippi, when he was eight years old, and grew to manhood in that country. He went to school at Iuka—Tishomingo—Iuka—and to the University of Mississippi, where he graduated in law at the tender age of nineteen. However, the people of his district recognized his quality, and the chancery court removed his disabilities of minority, enabling him to become a lawyer. He was nominated for Presidential elector when he was but twenty-six, and, when John Allen retired to private life, he was sent to Congress, where he has been ever since.

That is but a mere outline of his activities. He is moderator of the Tishomingo Baptist Association and has attended the Southern Baptist Convention several times. Apart from his religious endeavor, he is a well-known worker along fraternal lines. Ezekiel Samuel Candler, Jr., to be exact about it, is one of the greatest joiners our Congress has ever known, and our Congress has had some pretty hefty grip-and-password citizens in it, at that. When you get him started he can give more grand hailing signs than any two of his colleagues.

Pleading for the Pearl of Rivers

JUST scan this list: Ezekiel is a Mason, an Odd Fellow, a Beta Theta Pi, a Knight of Honor, an Elk and a Knight of Pythias, and active in all these organizations, but especially active as a Knight of Pythias, in which association he has been grand chancellor for the State of Mississippi and is now one of its supreme representatives. When he gets all his insignia on he looks like a jeweler's window on the day before Christmas. Talk about beating him for Congress! You couldn't beat him in a close district, to say nothing of his own district, where he had no opposition.

After Ezekiel had pattered about in Congress for four years or so, speaking now and then, but principally on agricultural topics, a rivers and harbors bill came up. It had been Ezekiel's hope and dream to get an appropriation of two millions and a half for the Tombigbee. Instead, when the bill was reported, he was shocked and horrified to find that noble stream was disgraced by an appropriation



One of the Greatest Joiners in Congress

Serious and Frivolous Facts About the Great and the Near Great

of a measly fourteen thousand dollars, which, as a simple mathematical calculation will show, is a smattering less than two millions and a half.

He rose, with tears in his eyes. When a statesman asks for two millions and a half and only gets fourteen thousand skimpy dollars it is up to him to weep. So Ezekiel wept. He started his speech, but could scarce be heard because of the sobs in his voice. As time passed on he gained control of his emotions. He demonstrated eloquently the fact that all the Tombigbee River needed at that time, or ever did need, to make it a tremendous transportation power was water. That was positively all. Steamers, he said, could run all the year round on the Tombigbee if they had anything to run in. It only needed the necessary appropriations to open up the channel and deepen it, and the trick would be turned. "There would be no trouble from any other source," he declaimed, "because there is no place where the sun shines more beautifully, or the moon glows with her silvery rays with greater grandeur, than along this beautiful river. Why, my friends, this river has been sought far and wide by those seeking that which was beautiful and that which was grand, because along it, from one end to the other, the grandeur and sublimity of Almighty God's creation shines forth with a degree of perfection that is scarcely reached in any other country in the world."

Well, when he got under way in that fashion the House sat up and cheered. They extended his time by unanimous consent. He dwelt on the Mississippi and the Missouri and caviled not at those streams, but he said: "Neither of these rivers can be compared to the beautiful river that a kind Providence has presented to the people of the country in which I live as one of the best gifts that has ever fallen from His hands."

Then the supreme moment came. "The Tombigbee River does not need any widening," he declaimed again. "The deepening should come from the aid bestowed on it by Uncle Sam, who has always given with bountiful hand to his children, and with it there would come added beauties and benefits, to the beauty and commercial importance that already exist, that would strike the American people with such dazzling grandeur and sublime interest as not only to illuminate the Tombigbee territory but to travel beyond the confines of that territory and add added glories even to our marvelous oceans and to all our waterways. It would furnish a bouquet of grandeur and glory"—and so on, with that marvelous, impassioned eloquence that is

called for when a gentleman is trying to boost fourteen thousand dollars to two millions and a half.

He looked around. The House was impressed, but it wasn't impressed to the extent of the two million, four hundred and eighty-six thousand simoleons it was shy on the proposition. Nerved to a final effort Candler took from his pocket a song. "I intended to sing it," he said, "but my voice is husky and I am afraid I cannot carry the tune. But I am going to read it, because I want the country to realize that the Tombigbee is one of the few rivers that has brought forth any such sentiments as are expressed here."

"How about the Wabash?" inquired a member. "And the Suwanee?" asked another.

"Both mentioned in this song," replied Candler, "but only incidentally. This song is dedicated to a beautiful woman. Entirely proper and natural to compose a beautiful song about this lovely river and dedicate it to God's sweetest creation—woman."

He read the song, which was a good song, with magnolias and birds and gentle breezes and dancing water in it, and gave the Tombigbee a fine reading notice. Then, advancing to the end of the aisle, he said: "My friends, take care of the Tombigbee. Never forget it. In order to see justice done to this river, in order to see the appropriation that should be made, I should willingly change my name to make it read: 'Tombigbee Ezekiel Samuel Candler, Jr.'"

But they wouldn't do it. Fourteen thousand dollars was all he got. And the Tombigbee continues to be wide enough, but needing some additional depth.

Relative Values

AN INDIANAPOLIS business man was marooned, on election night in 1904, in an Illinois village. He could not get out that night. Naturally, he was interested in the election. He wanted to find out whether Mr. Roosevelt or Mr. Parker had won. He began investigating and discovered that the telephone girl quit at six o'clock and that the telegraph agent at the station knocked off work after the morning train went through, which was rarely later than six P. M.

At eight o'clock the landlord shut up the hotel, telling his guest to take the room at the head of the stairs when he was ready to go to bed. No news was to be had and the business man went to bed, that being all he could do.

Next morning he was awakened by the heavy tread of boots on the plank sidewalk. He threw up the window and asked the passer-by: "Say, who was elected?"

"I was, by heck!" replied the man proudly. "Third term for constable."

The Absent-Minded Traveler

OTTO CARMICHAEL travels a great deal on the sleeping-cars, from one end of the country to the other. Carmichael is absent-minded at times. A few days ago his secretary came to him and handed him a sheet of type-written copy, saying: "I'd like to get a hundred or so of those printed."

"What is it?" asked Carmichael.

"It's a form letter to send to the Pullman people when you leave your pajamas on the sleeping-cars."

The Hall of Fame

☛ Mayor Breitmeyer, of Detroit, likes to talk German to his friends.

☛ J. Pierpont Morgan has not only one Caxton, but a bookcase full of them.

☛ Ralph Pulitzer, son of Joseph Pulitzer, owner of The World, is a big-game hunter.

☛ Major-General Fred. C. Ainsworth, adjutant-general of the army, gets up at four o'clock and takes long walks.

☛ Representative Nicholas Longworth, of Ohio, is a talented piano-player. Also, he can do a few things with a banjo.

☛ Frank Lane, Interstate Commerce Commissioner, ran a newspaper in Tacoma before he went to San Francisco and took up the law.

☛ Eugene Walter, who has put three successful plays over in the past two years, is a short, stubby little man, with a nice cherubby face.

☛ Emerson Hough, the author, went through the Yellowstone Park in the winter of 1895 on skis, which was tough enough stough, says Hough.

TO PROFITS

Million Farm Families

you are now neglecting

es up? ive so increased that demand for food prices for all they had to sell, but not hey bought. Grasp the momentous ch state. ilted mortgages by the square mile. ash in bank, and is supplying their

nt. Supply of land is fixed, popula- ers dominate the whole American Agriculture is the barometer of trade!

The Effect of these New Economic Conditions

on all industries and trade—upon your business,—is rtain to be portentous:

- Our seven million farm families have more cash than any other seven million Americans.
- They are the real "new-rich," the best customers because they have the most wants.
- The members of these 7,000,000 farm families comprise fully one-third of our nearly 100,000,000 people.
- Here among these farm folk is the greatest consuming market on the globe, right at your hand.
- It is easy to introduce your goods to this new and unlimited market,—
- Provided you follow the road that secures efficient distribution, rapid sales at least expense, and insures largest profit in shortest time.

With Profits

a-month Farm & Home. Observe below how they fit sing power of rural America. ve to sell. Be it luxuries or necessities for man or beast, will increase your sales.

erience and increased profits of our advertisers. It is ernational organization, offices in various cities, tremen-

do our advertisers use larger and larger space? Why do ply because it pays them to do so!

2 upon these fertile markets. Be one of the Elect who ew times demand new methods in trade, distribution, ou must fail to get your share of the business of the richest are singularly open to our periodicals.

ht way, go after these new profits. Read every word of inquiry, or briefly state your proposition, we will consider at you, as per below.

Farm Wealth of the United States

On New Year's Day 1918. Statistics furnished by its own national inquiry, to appear in American Agriculturist, New York, Jan. 1, 1917. The farmer's assets are today double those of ten years ago. His debts are much less, his net surplus vastly larger.

The value of the farm output for 1909 is enormously greater than for the previous year, and is worth 75% more than in 1900.

The number of farms is about one million more than ten years ago.

On the map below, the UPPER figures give (in thousands) the number of farms in each state on New Year's Day, 1918. The LOWER figures (presented by the S. sign) show total value in millions of dollars of all farm products (noting 1909). Thus, New York State now has 240,000 farms, whose products during the year just closed aggregated \$441,000,000 in value.

Farm Assets, \$35,000,000,000

Farm Products, \$9,600,000,000

Number of Farms, 6,741,000



Advertisers Who Started Small But Now Use Big Space

in our periodicals, have written their experience—firms of national repute. Their business has been built up by advertising. They know. Their letters, telling how it was done, are issued in a handsome booklet full of invaluable ideas—worth everything to you—sent free upon request. We give the same attention to small advertisers as to big ones—the little fellow of today we develop into the large concern tomorrow.

Partial List of Full-Page and Double-Page Advertisements

recently in the American Agriculturist Weeklies, also in the Farm & Home:

- | | |
|----------------------------------|--------------------------------|
| Christian Herald | The Quaker Oats Co. |
| Youth's Companion | Kewanee Water Supply Co. |
| Western Newspaper Assn. | Canadian Pacific Railway |
| Internat'l Stock Food Co. | H. F. Brammer Mfg. Co. |
| The William Galloway Co. | Gordon VanTine Co. |
| The Winton Motor Carriage Co. | Funk Bros. Seed Co. |
| Frank Iams | Olds Gas Power Co. |
| Harmon Supply Co. | W. Atlee Burpee Co. |
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The Twentieth Century Idea

is co-operation—working together. It is solving the problem of the age, economical distribution. Advertising also helps travelling salesmen, sells more merchandise, saves expense for all to the mutual benefit of all. Goods well advertised in our papers sell quick, whether direct to consumers or through dealers. And there is room enough for both methods.

Country merchants and rural consumers nowadays study the ads. in "the old reliable" American Agriculturist Weeklies, also in Farm & Home, for new inventions, new implements, new things for home, new ideas for the individual. The farmer knows such goods are reliable if advertised in our papers, and asks the retailer for them. The merchant has equal confidence in such goods for the same reason, also because his market for them is created by your advertising, without cost or effort on his part. The dealer's stock of advertised brands is turned four times a year, instead of once in four years as formerly. Farm people are concentrating their trade upon advertised goods. So is the dealer. Sick salesmen can no longer unload "dead" goods upon the country merchant. He wants stuff that his trade demands because they see it advertised in our papers.

No Waste Circulation—all the copies of our papers are more than read! They are studied with what a city person may regard as fanatical earnestness.

The city man glances hastily at the daily paper or magazine, then throws it away. Not so the rural family's treatment of our technical journals. Farm people have the good sense to scan and discard ephemeral literature, but they tie right up to "the old reliable" American Agriculturist, and its sisters, also Farm & Home.

Up-to-date business men no longer confine their advertising or trade to towns. People who, compared to our clientele, are skeptical by nature and jaded with over-much advertising. Times are changing—you must change with them, or get left!

NEW ENGLAND HOMESTEAD

Orange Judd Company, Publishers

WESTERN BRANCH, MYRICK BLDG., SPRINGFIELD, MASS.

New England Homestead, established 1867, goes each week to almost every rural family between Long Island Sound and Canada. Reaching about every place in New England, it is unique for density of circulation, editorial leadership, purchasing power of its thrifty subscribers. Subscription \$1 a year, 5 cents the copy.

FARM AND HOME

The Phelps Publishing Company, Publishers

EASTERN EDITION, MYRICK BLDG., SPRINGFIELD, MASS.

WESTERN EDITION, MARQUETTE BLDG., CHICAGO, ILL.

Farm & Home, established 1886, goes twice a month to an extremely different set of farms and rural homes all over the length and breadth of the United States, with whom it "sticks closer than a brother." Practically none of these families take either of the Orange Judd Weeklies—no duplicated subscribers, no waste circulation. Farm & Home subscription 50 cents a year, 5 cents the copy.

Farm Periodicals in the World

OUR GUARANTEE—With each subscriber to the American Agriculturist we positively guarantee while his subscription lasts, that no advertisement is allowed in our columns unless we believe that any subscriber can safely do with the advertiser, and we agree to make good any loss which any subscriber may sustain by trusting any such advertiser who proves to be a deliberate swindler, but we do not undertake to adjust trifling differences between subscribers and responsible advertisers. To take advantage of this guarantee, written complaint must be made to the publisher within one week from date of any unsatisfactory transaction, with proofs of the swindle and loss and within one month from the date when the advertisement appeared, and the subscriber must prove that in writing to the advertiser he said: "I saw your advertisement in the old reliable American Agriculturist."



BANK 'OLIDAY

IF YOU take the holiday spirit of our Fourth of July, Washington's Birthday, Labor Day and Decoration Day, multiply by ten, subtract our national flavor of independence, adaptability and humor, and add a stolid pursuit of food, games and other Saxon forms of pleasure, you will then reach an approximation of the day that means more to the common English people than Christmas and New Year's and birthdays rolled into one—Bank Holiday. Not the uncommon English people, however—the masses, but not the classes. The classes lift suffering eyebrows or smile tolerant smiles according to temperament when Bank Holiday is mentioned.

"Quite the day of the people, don't you know?" say the classes; "the Londoners go out of town to Brighton and Margate and Ramsgate and Lowestoft and Yarmouth and Folkestone and Southend; and everybody from all these places comes to London. All the good people of the land are a-pleasuring."

"Good people" is a phrase that allows of more patronizing intonation than almost any other in the language. The implication is that suburban pleasure resorts are undesirable because the London masses go to them, and London is undesirable because the outlying masses flock into town. It appears, however, that the classes are neither immersed in their own houses during Bank Holiday nor translated to some superlunary sphere.

"Oh, we go, too; everybody does, you know, especially at Whitsuntide. It would be too quaint to be in London with all the people gone. We run over to the continent or, perhaps, to some place in Wales."

It would seem that "everybody" and "people" have a double meaning in England when spoken by the classes; sometimes they mean: "Those we couldn't possibly know," and again: "Those to whom we ourselves belong." Also it would seem that all English people, whatever their rank, share some of the same tastes or, at least, are dominated by the British master—Habit.

London Crowded or Deserted

It is the people one couldn't possibly know who get real enjoyment out of Bank Holiday. Four times a year it comes, at Christmas and at Easter, at Whitsuntide and on the first Monday of August. Strictly speaking, it includes only the four Mondays on which the banks close; really it means to most of the people the Saturday preceding and often the Tuesday following, Christmas and Easter, while appreciated to the uttermost, rank far below Whitsuntide and August Monday, for on these former holidays the weather is bad and outdoor sports almost impossible. During Whitsuntide and August Monday it is, of course, as necessary to carry umbrellas and raincoats as it is to wear shoes, but on the other hand, the sun is almost sure to shine for a few hours, and the English always forgive their climate—because it is English.

London changes its face on Bank Holiday. There are certain streets in the West End so empty that one's footsteps fairly echo therein. There are streets on the East Side, such as the Old Kent Road, that are almost impassable. Indeed, progress would seem at end, if strong gentlemen did not make way for their ladies by offering to "punch the jor" of weaker gentlemen; while the ladies of the victorious make remarks on the clothes of the ladies of the conquered, begging to know if the pink-silk blouse came with a pound of tea, and offering the comfort that a second-hand fur boa wouldn't be so 'ard to overlook if the face above it could be made to seem natural, and not just as if changed by an accident. In the East End of London there is much emotion, which expresses itself in love-making, belligerent remarks of a personal character, and informal fighting between members of the same or opposite sexes.

But crowds raised to the *nth* power, crowds whose cubic contents no amount of shoving or abuse can change, are to be found at the railway stations, where the

Londoners going out and the outsiders coming in meet, collide and filter through each other. An American crowd has a certain amount of elasticity and give about it. It shows energy, animation, good nature, a sense of humor; shrewdness, too, for the quick and the slim do not follow the "first come, first served" doctrine, but with true democracy seize their chance to get ahead of their fellows. About an English crowd there is something stolid, purposeful, even grim. Not much talk, no laughter to speak of, no observation or comment upon what is going on about them; just a deadly determination to arrive; a concentration of effort that empurples the cheeks and goggles the eyes.

Hard Work for the Police

On Bank Holiday, Paterfamilias, making for the train or the exit, as the case may be, grasps his umbrella, and saying to his wife, "Get be'ind me, Emily," he squares his elbows and steps on the heels of some one else's Emily just in front of him. Behind his Emily come the children, endeavoring to keep within a wedge formation bounded by the outer rim of the elbows of Paterfamilias. The formation of young couples is two abreast, with enclasped arms, while there are always strings of young roughs, hands on each other's shoulders, pushing forward with loud, raucous yells. These the railway porters take delight in handling. To these employees Bank Holiday means kicks and no ha'pence, for most of the trippers have no heavy baggage to carry—unless it be luncheon, and this they cannot be separated from in a crowd. So the porters discharge some of their bitterness of spirit upon the ribs and shoulders of the yelling roysterers who, poor creatures, often enough have no endurance whatever, and crumple up like paper under the assault of a well-nourished baggageman. The railway police are the ones who work hardest on Bank Holiday. Hour after hour they get the incomers to the doors of the stations, where they stand staring-eyed and gasping; and the outgoers to the railway carriages, where they make a wild scramble for seats, glaring at the lucky ones who get the corners, and glaring still more at the greedy ones who take up too large a share of the racks for light luggage. The angriest glares, however, are cast by persons in corner seats in second-class carriages at the arrival, just before the train starts, of defiant young couples, bearing upon them the third-class stamp. This means cheap hand-me-downs upon the young man, the shoulders very sloping, the chest very narrow; and on the young woman a boa of turkey feathers and, across a befrilled bosom, manifold pendants and chains of pinchbeck jewelry.

"Guard," calls the puffy old gentleman in the best corner, as a perspiring conductor looks in to see how many seats are left. "I thought this was a second-class carriage."

"Nothing wrong with that thought that I know of," snaps the guard; for the manners of the railway men wane to attenuation on Bank Holiday.

"Guard, you know there are third-class persons in this carriage," gasps the puffy gentleman. "Further, I'll report you for insolence."

"Ow, stow your jor," growls the guard; "nobody believes any report a passenger makes on Bank 'Ooliday. If you don't like your company, go to sleep."

He slams the door, and the young couple, before they begin to make unreserved love, pass vague remarks, the young man inveighing against the impudence of some people that aren't any better than any one else, if all were known about them that could be known, besides acting as if they owned the railway, when for all any one knows they might 'ave found their second-class tickets or per'aps stolen them; the young woman opining that many an honest 'eart is covered by a third-class ticket, and that it is pretty 'ard if a pore girl can't 'ave a rare 'oliday without disagreeable people trying to rob her of her bit of fun. Further reflection is stopped by the reappearance of the guard, who thrusts into the

carriage a mother and three young children, all third class. After that the young couple join the puffy gentleman in staring disgustedly at the newcomers.

To resorts outside London, varying in distance from ten to forty miles, go the trains—twenty, thirty and forty a day on Saturday and Monday. Lodging and eating house proprietors look happier than the trippers.

"I've got all I can sleep now, Willum," says a beaming Kentishman to a friend, as he moves off with a family in tow; "I 'ope you 'ave all you can eat."

Willum has so very many that he can afford to charge famine prices for his food. Willum and his fellows in the same business talk for days of the crowded state of the resorts.

"All doo to the Territorial Troops," he explains over and over again to his family and to those friends in his debt who have to listen to him. "Gove'ment did a fine thing for England when it horganized the Territorial Troops. People like to flock after 'em and look at their friends in uniform. Sleeping in tents the trippers were, and in bathing vans, and even on landings. Stumbled over 'alf a dozen meself when I went to the 'otel for milk. Well, people that can hafford to travel 'ave got to put up with inconveniences. It's us pore folk that never get away that ought to 'ave our little comforts."

The trippers do, indeed, suffer amazing inconveniences to enjoy their holiday. They get up in the morning with bones which ought to ache, and go soberly to golf links, bowling greens and cricket pitches to try their skill or their luck, mostly under criticism from onlookers. They bathe in the sea and go out in motor boats, be the water rough or smooth, the sky blue or black.

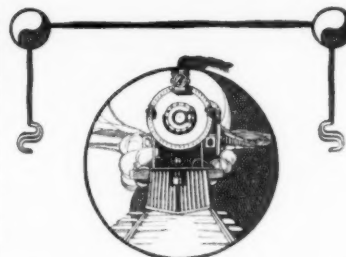
The best way to treat English weather is to make it think you believe it is fine till it wets you through.

Where the English most pray for fine weather is on the river. They love boating, and take any amount of trouble for a day on the water. Stand on the shore of the Thames anywhere between London and Oxford, on Bank Holiday, and you will see batches of men, young and old and of all classes, carrying tea-baskets and cushions, and tea-baskets and umbrellas, and tea-baskets and mackintoshes, and tea-baskets. Their women follow them, holding their skirts well above stout ankles and calling ahead: "I say; be careful to hold the baskets even; you might spill the methylated spirits." Then they paddle placidly down the Thames, dodging steam and motor boats, and, if they belong to the lower strata of the masses, singing the new songs and calling out jocularly to strangers in other boats. When it rains they go in shore and have their tea under wet bushes, and say sarcastically that this is a treat indeed, and we won't try it next Bank Holiday. But most of them do.

A Shy at Tower and Abbey

In London the state of the weather has everything to do in determining the amusements of people. As a rule outsiders, whatever the weather, "ave a shy" at the Tower and Westminster Abbey, and, perhaps, the Crystal Palace, and certainly the music halls, thus affording information for the people back 'ome that will last till Michaelmas. The Londoners who have not been able to spend the money for a railway trip do not consider the Tower or the Abbey; they are always there at 'and and no fear of charging, while at 'Ampstead 'Eath they have some different shows on every Bank 'Ooliday, and if a person missed them once, it might be for years and it might be forever.

Hampstead Heath is the favorite resort for those who can afford four or six cents for omnibus fare, especially for the unmarried and for young married couples. People past their first youth seem to prefer Epping Forest, where they can eat under wet shrubbery and where the children can ride donkeys across the greens at Chingford. But such pleasures belong to those whose emotions are a bit sobered. For those who are still young enough to care for variety and color, still young enough to



Through Trains

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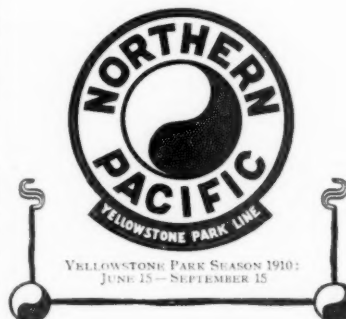
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Persons contemplating or desiring a visit to New York within the next sixty days may learn how to save the entire cost of their railroad fare by addressing a postal to The Largest Real Estate Concern in the World, Wood, Harmon & Co., Dept. 30, 361 B'way, New York City. N. B.—No obligation incurred—no personal solicitation, or other annoyance of any kind.

enjoy pushing and tugging, Hampstead Heath is the acme of desire.

On a quiet day there is something impressive about Hampstead Heath—that wide common on the top of a hill, with the little village of Hampstead at its feet, with fine clumps of shrubbery, and smooth, long sidewalks, and far-off boundaries of trees. On a still day a pedestrian can forget the little stalls and eating-houses and, wandering inland, as it were, can look at the blue haze miles away that has so much meaning—to the north, Bishop's Hill and South Wood; to the southeast, London; and to the west, Golders Green; and, farther off than one can see, Harrow, where the young who make the backbone of England are educated; and still farther away, Stoke Pogis, where sleep the humble people of whom Gray wrote, the mute, inglorious Miltons and Cromwells whose swords were plowshares. This is the heart of England, Middlesex; if the battles of blood were not fought here, more than one battle for liberty of speech was; if swordsmen made their victories nearer the coast, poets came here for inspiration—Steele, Addison, Richardson, all in the Kit-Cat Club; Pope, Johnson and, later, Byron and Leigh Hunt. Walking on a workday, with no sound to hear but the far-off laughter of a child, one can reflect on the dignity and power of the progress of England, the poise she seems to represent.

But on Bank Holiday the angle of vision is changed. Merry England is to the fore, noisy, roystering England that cannot feel that the holiday is well spent unless it smashes the topper of its fellowman, if not his features. Merry England gets up early for Bank Holiday, though on Sundays and other holidays its habit is to lie abed. All through Bermondsey and Clerkenwell are young men and maidens with holidays indeed, but no money, and no one who will stand treat. These flock over their home territory, the young men by themselves, the girls by themselves. The young men play mouth organs and walk arm-in-arm with great jocularly of manner; the girls wear colored-paper frills on their hats and round their necks. Laughing with forced hilarity, they make little rushes to break the ranks of the young men. A dull enough holiday for them, poor things, yet somehow, through the day, they collect enough incidents to make merry over with each other when teatime comes.

Repatee on Hampstead Heath

The luckier ones go in good season to Hampstead Heath. They begin their fun by pacing along the sidewalks, looking over every one they meet, sometimes silently, sometimes with comment. The young men wear bowler hats and cheap, gaudy ties; the hats of the girls invariably sport from one to three bedraggled ostrich feathers, and round their necks are bits of many fur. The feathers and fur boas, which are worn summer and winter, are the hallmark of the girl of the mob, just as the girl a few steps above her counts herself well-dressed if she has a boa of turkey feathers, while the middle-class woman adds as her finishing touch the boa of ostrich plumes. The sexes are still decorously separated: three young women, for example, are dutifully followed by their three male escorts, to whom, over their shoulders, they occasionally toss remarks, in character personal and vituperative.

"What's the matter with your voice this morning, 'Arry?" flings back Amanda; "sounds as 'oarse as if you 'ad been running from a p'liceman and 'ollering."

"I was 'ollering, Mander," returns Harry; "I 'ad a bad nightmare last night; dream I 'ad to be seen with you today; enough to give a cove the 'orrers."

"Maybe you won't be seen with me as much as all that comes to. If the young fellow I spent last Bank 'oliday with should come across us he'd 'ave something to say abaut it. Fearful jealous 'e was. Forget 'is name, but I remember 'is temper. E'd close up your face for repairs, me lord. Maybe that wouldn't be such a bad job, come to think of it; might himprove your looks."

"If it comes to that," says Harry, "it would be just as well if my eyes kep' on being short-sighted. If I once 'ad a chance to see what you really look like I should turn and run. I'd know then it was a nightmare I sor."

"Fact is," resumes Amanda, "if it wasn't that I can keep track of 'olidays and know this isn't Guy Fawkes' Day, I

should think meself you were wearing a mask instead of a face."

"Trouble with you, me lady, is you don't know when you're talking and when you've left off."

More of this until an interested crowd gathers and walks along on the grass beside the speakers, making bets as to who will have the last word. Upon this Harry and Amanda join forces until they succeed in routing their audience.

The pleasure of mere pedestrianism having palled the party makes toward the shows. First they come to a piano, carefully muted so that those out of reach of the collecting cap shall have none of the advantages of the music. Merry England likes fair play, especially merry England that has paid—for the faces of those who have given ha'pence are to be detected by the look of superiority and proprietorship that overspreads them. Most of the listeners dance, and here again the division of the sexes is marked, girls dancing together and young men together, the latter pretending that their awkwardness is not accidental.

When the dancing palls they move on to a crowded corner in the middle of which an irregular circle is cleared. Here stand two red-faced men playing a skipping rope, patronized chiefly by girls at the rate of a "penny a try."

"Come on, lydies," shouts the left fielder; "tyke a try; show your young men what fine 'earty girls you are. I sy, you chaps, stand treat. Mike it your call. Any lydy that can keep it up on this rope can stand over a worstub and 'elp hout 'er pore 'usband when temp'rally hout of a job, as may 'appen."

The young men waver. Harry even goes so far as to put his hand in his pocket. "Come on," urges the right fielder; "a penny knocked hof your tea is no great matter."

Harry's hand leaves his pocket empty, and the left fielder, glowering at his side partner for lack of tact, says to the girls:

"Never mind, lydies, the gentlemen will pay for a second go if you are sports enough to show them you can go a'ead on your own 'ook. 'Andsome young women I hever sor, you are, and your clothes very dossy."

Thus encouraged, one of the young women enters the circle and begins to jump; presently a second joins her, and the two jump rhythmically, their eyes glaring steadily into space, their chin muscles twitching with each movement. The crowd claps, and the two attendant youths preen themselves as sharing the honors of their young women. Amanda's escort looks at her discontentedly; she ought to join the other girls. But Amanda is large and doubts if there is room for three in the zone of the rope. The young women who are jumping call out:

"Vinegar; mustard; pepper."

This is the signal to quicken the pace, but they still avoid entanglement and stop only when they are exhausted. Then Amanda steps forward. From the beginning misfortune assails her.

"I'm out of practice," she gasps, after repeated stumbling.

Amanda Gets Her Dander Up.

The crowd about her criticises freely and unsympathetically. They tell her dispositionately that if she had her feet amputated she might do better; that she must remember her feet are not two yachts on the Thames, with half a mile of space; and they ask her solicitously what price her shoe leather comes to.

"I'll make you laugh the other side of your mouths," says Amanda angrily.

She draws back an arm so powerful that its muscles stand out under her sleeve.

"Ow, you're no good," says Harry disgustedly.

Amanda lets her arm fly, but he dodges so that what he receives is the merest little love tap. The left fielder, having got his penny, makes for peace.

"Now, lydy," he admonishes Amanda, "is this proper conduct, I ask you, to be treating your young man more like an 'usband than a friend? Is that kind, I ask you?"

Amanda's girl friends agree with him. They look askance at her, feeling that the intimacy of fisticuffs she is showing is a breach of modesty.

"As for you, young chap," says the peacemaker, "an arm like that is worth a fortin. Works in a laundry, don't she?"

I thought so. Tell you wot"—confidentially—"why shouldn't she 'ave a little business of 'er own? A fine one she'd be to stand hover 'er girls. 'Ope you'll remember to ask me to a bit of Sunday dinner sometime. When a man 'as rest from his work it's a fine thing to 'ave a strappin' Dutch to 'and 'im over a bit of pocket money."

This argument appeals to Harry; a good many men of the East End are of the sort that would be willing to earn a living if they could do it without working. They spend their time developing their minds by discussing the budget, racing and other sports, with equally unemployed friends. Their women take this idleness as a matter of course, only hoping to get enough work to do so that the money they deliver will be sufficient to satisfy their lords; otherwise, bad treatment ensues, and employing ladies seem to have a prejudice against black eyes.

"Aw ri," concedes Harry; "I'll overlook it this time; you keep a civil tongue, though."

Amanda's stock has gone down, and she is about to weep. Suddenly it rises with a bound and she is exhilarated to the point of excited giggles and triumphant glances at the other girls. A stout, beery young man steps forward and says:

"I sy, Miss, 'aven't we met before, you'n me? Like to join your party, if there's no objection."

Every one understands perfectly. The beery young man, impressed by Amanda's prospects, is about to consider keeping company with her. He hopes to do so peacefully.

"Ow, wot cher giving us?" says Harry, his Amanda suddenly precious to him. "You stow your lip and cut your stick."

The beery young man declines to cut his stick.

"You come along o' me," he says mysteriously. "There's a man in a booth 'ere that awks people to come in and do a little with their fists. You come along o' me, my man, and watch me put up my dukes and gratify 'im. After that I can attend to you."

The Beery Man Makes Good

They promptly agree to the proposal, and the beery man, though conquered by the professional, demonstrates that he is skillful enough with his "dukes" to be given deferential treatment by other amateurs. He joins Harry's party, and all day furnishes the one romance of poor Amanda's life. She knows all the aroma of success, the golden drunkenness of being competed for by two men, envied by two women. A primitive creature, Amanda, accepting hard work and some blows as her lot in life, not wondering much at the muddle of things, reflecting that some people have no food nor beds. Yet, unthinking as she is, she knows that some hours are better than others, and that this is of the best. It will not matter much in the end whether she marries Harry or the beery man; today she loves them both, because they have given her that subtlest of flattery, the sense of power.

The beery man is really an advantage to the party; for example, they come to a circle where a fat gentleman is tied up with cord. He is going to extricate himself, but not till five more ha'pennies have been cast into the hat he holds in his teeth. Those who have paid are looking balefully at those who have not. The beery man picks out those who owe and asks them to choose between contributing a ha'penny or having it out with him. The result is that the fat man neatly unties himself, and Amanda feels like a queen. Harry redeems himself somewhat by buying sandwiches for the party, which they eat for luncheon as they walk along. This is felt by all to be very handsome, for every one had expected to pay for his and her own food. Young men of the East End as a rule feel that they are doing their share in letting women be seen with them; to get money for treats out of a man would be a little too much.

Munching their bread and cheese they proceed to the double row of shows and stalls. In front of these stand hoarse-voiced men and women calling the attention of passers-by to their attractions, and taking neglect of these as a personal affront. There is plenty of time to give and take offense, as the crowd is so dense that movement is slow. Besides, when people can afford only one or two shows it requires careful consideration to decide



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between the largest lady in the world and the thinnest man, on the one hand, and on the other the South African cannibal who "eats 'em alive" and the Circassian snake-charmer. The proprietors of these and other shows feel such warm interest in the decisions that wordy encounters between them are frequent. The choice is made for a good many by sounds of altercation between the fat lady and the thin gentleman, to which is added the voice of their proprietor, advising them to settle their differences ereafter before they leave "ome in the morning, and to smile when people come in; and the thin man is to say that bruise on his cheek is made by the bone forcing its way through. Psychologists would give something to know why the East End of London finds rows supremely interesting.

So the day goes till teatime. By then the couples are walking affectionately entwined. At the meal they wear each other's hats, drink from each other's cups and embrace between bites. When they have had their three or four pennyworth they stroke each other's hands and sing each other snatches of the latest sentimental song. Amanda holds herself aloof, feeling doubtless that a man's endurance of

suspense is short-lived enough, and that she may as well make the most of it. The rest of the day goes in much the same way, endurance for pleasure seeming to have no end.

Perhaps, in the afternoon, the well-to-do may go back to London to have tea there and take in a music hall. If it rains heavily this is an economical proceeding. The London music hall is a very social place. Gentlemen smoke and ladies eat candy. The ladies take off their hats; if the gentlemen do not remove theirs promptly, remarks from the rear oblige them to, and then the shape of their heads and the quality of their hair are freely commented on. The performers, who generally manage four halls an evening, are well known to a certain portion of the audience, and are greeted with a show of familiarity that somehow makes every one feel at home, even auditors new to the hall. The performers are often urged by their Christian names to show what fine dabs they can be on Bank Holiday. The audience shows its willingness to help by singing the choruses, which is quite an assistance to a man with four vocal engagements a day. He is usually a past master in the art of making soundless motions with his lips. Here

Londoners are seated side by side with family parties who have come from out of town. Each set feels superior to the other—too superior to pass personal remarks.

A pleasure-loving people, the English; overwork is a rare disease among them, but not overamusement. What we often count as necessities they look upon as pleasures. They enjoy walking; they don't take it as so many Americans do, as exercise that is obligatory, unless other people are to get too soon the benefit of one's life insurance. When they eat luncheon they don't bolt it from the top of a stool over a margin of counter; they savor it with solemn content. It is this solemnity that often deceives a spectator; an Englishman may be looking almost prayerful, morose, and yet have within what would, in an American, be a soul full of joyful song. This is true of an Englishman every day in the year, but a Bank Holiday is the time when he gives himself full swing, when his emotions speak fully as he plies his sports, looks at his shows, and proves himself the equal of his fellows in love-making and fighting and, perhaps, speechifying, filling himself with jolly memories that are to serve him in conversation and in reflection till the next Bank Holiday.

Prescribing for Sick Businesses

A FOREIGN banker, with an extensive business in one of the congested districts

of Pittsburgh, was in the depths of despair. He had seen his business increase beyond his most sanguine hopes, but, contrary to expectations, this expansion had not brought the results to which he had looked forward. He had lost that intimate control of his business which had been possible when the entire office force consisted of himself and one clerk who, in addition to assisting at the window during rush hours, served also in the capacity of messenger and janitor. Misgivings that all was not well with his business were a constant source of worry, for, while he rated his wealth at seventy-five thousand dollars, his liabilities were becoming very troublesome, and he could not understand why it was that there was always so little cash on hand.

Like many of his fellow-countrymen, who like himself had risen from the lower ranks of society with but little education, he had come to depend on a natural shrewdness and a well-trained memory to carry the details of the business in his mind; and, perhaps not unnaturally, he had been very wont to overrate his own abilities. The time, however, had now come when even he was forced to admit that his methods had failed. He knew that he made money from the handling of his deposits and from his steamship agency, as well as from the foreign notary work and the extensive dealings in foreign exchange, to say nothing of the generous fees received from the neighboring mills for his services in numerous accident settlements; but what the exact profits from each source were and what became of these profits he did not seem able to determine.

To remedy matters clerk after clerk had been discharged, but all to no effect, and as a last resort he one day consulted a business physician and arranged for a thorough diagnosis of his business ailments.

His whole trouble was so apparent to the accountant that it took no effort to find it. It was simply this—he was running a first-class business with vest-pocket methods; his books were of the crudest single-entry style; no income or expense accounts had been opened; and no ledger accounts of any kind had been kept other than the more or less haphazard ones with the depositors. For several years he had not known even approximately what the liabilities to his depositors were, his theory having been that there would always be enough money coming in from new depositors to meet the demands of those desiring to withdraw.

The business physician advised him that by changing his books from single to double entry, by opening a few controlling accounts, by keeping certain accounts in two kinds of money, and by introducing a few modern labor-saving devices, he could have in his varied business a statement each month of just what his earnings and expenses were, not only of the business as a whole, but also of each department; that

By Frank Wilbur Main

he could know at all times just what his actual assets and liabilities were; and, equally important in his case, that he could have a close check on each employee—all of which seemed like magic to this shrewd yet simple foreign banker.

In the overhauling of the books and accounts it was found that the banker, instead of being worth seventy-five thousand dollars, as he supposed, was worth no more than thirty thousand dollars. It was also found that his own capital and most of the deposits were tied up in long-time loans and investments, and that further advances would be required to protect them; and he was warned that ordinary prudence demanded that he keep his assets in such shape that they could be converted into cash on very short notice.

With a complete knowledge of the operations of each department he was soon able to introduce economies and to eliminate much of the carelessness and dishonesty that had been the bane of his business in the past; and soon he had placed his business on a firm financial basis.

The clerks, however, with but few exceptions, constantly grumbled at the new system, objecting to the care and thoroughness now required of them. All this unconsciously influenced the banker, who began in time to take for granted the results obtained from the new methods, until he was finally persuaded by an acquaintance of his own nationality that it had been a waste of money to engage the American auditor. "I know more about foreign banks than the auditor does," said his foreign friend, "and if you will make me manager I will introduce a proper system."

A Bank With Loose Foundations

The metropolitan friend was duly installed, the new system discontinued, and the assets and accounts were turned over to the new manager. Filled with enthusiasm, the latter saw visions of a larger enterprise. "What would be so appropriate," said he to his employer, "as the erection of a building all our own?" The idea found favor, and an era of expansion followed. In the bustle and activity of the new operations, both employer and employee soon became oblivious to the increasing liabilities and the rapid tying up of what loose capital was on hand, until one day they were roused at least to a partial sense of the danger of their position by a slight run on the bank. Fortunately, it seemed, the run was of short duration, and they breathed easier. Money, however, commenced to tighten, rumors became rife, and, long before the demands of the depositors could be met by the conversion of the assets into cash, the doors of the bank had been closed and a receiver placed in charge.

Today the banker may be seen at his low desk, but he is no longer proprietor, but only

manager of the foreign department. Already he has begun to dream of another private bank, but on a firmer and better foundation; and it is needless to say that the erstwhile manager is no longer included in his plans.

Where the old methods of account are in use, or where no methods prevail, it is an interesting fact that the assets of a business are invariably more or less correctly gauged, while the liabilities are almost without exception underestimated. The receipts and profits are also known fairly closely, while the expenses and losses are rarely considered at their full amount.

The psychology of this fact is plain: The income and gains always stand out in the memory and are referred to with pleasure. The expenses and losses are unpleasant to think of, and are brushed from the mind as soon as possible. This is the true reason of many a failure and bankruptcy.

The story of the business man who kept his receipts in one pocket, his bills in the other, and said that this was all the book-keeping needed by any one, is an old one. This story is not often given much credence, but it well typifies the methods now in vogue in many business houses. When we get a glimpse at their system, the receipts are found to be in one file, the bills in another, and the present worth is considered to be the cash on hand, plus the extent of the credit unused.

Proper accounts are to a business man what a compass is to a mariner—as long as the shore can be kept in view it is of comparatively little use, but as soon as the familiar landmarks are passed it becomes absolutely necessary for safe navigation. So it is in the sea of business. As the business grows and expands and new obligations and liabilities are incurred, a compass becomes essential, for it is no longer possible to carry all the details in mind; and many a mercantile shipwreck has occurred simply from lack of just this information—for this compass, so valuable, is nothing less than a proper system.

John Jackson was a small grocer whose specialty was the handling of fresh eggs and good butter. As the years went by his trade increased and new clerks were employed, until finally his business reached a point where much larger quarters and better facilities were necessary. During all this time he had kept his own books, consisting of a daybook and ledger, and had felt the need of nothing better. The time had now come, however, when more credit was needed to meet the demands of his increased business, and he went to the bank to seek an accommodation. They asked him for a statement of his affairs, but he was unable to give it, with the result that the loan was deferred. Being thus rudely awakened to the necessities of his business, he called in an auditor, who told him that it would be necessary to adapt his system of accounts to meet the changed conditions of his business. His single-entry books had been all right to start with, but they were now too incomplete; the completing entries must



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be made each month, additional accounts opened, cash registers installed, and the books kept in such a way that he would be able to know at all times just how he stood, and just how much profit he was making.

The advice was followed, the system recommended was installed, with a competent bookkeeper in charge, and Mr. Jackson soon realized that he could now do what he had long desired to accomplish—that is, branch out and open stores in other parts of the city—as it was no longer necessary for him to be constantly "on the job" to know what was being done. His daily, weekly and monthly comparative reports furnished him with this information, and the bank assured him that they were willing to advance the needed capital, if they could be shown that they were safe in doing so. And today Mr. Jackson, with a string of stores, is known as the Grocery King of his city.

Old Systems Outgrown

In an individual business, where the proprietor is both the employer and the employee, crude systems of account will often suffice, but as the business grows the employer becomes more and more dependent upon others, until it reaches a stage where personal touch with all the details becomes a physical impossibility, and more efficient systems of accounting become not only advisable but essential to the success of the undertaking. As the business further expands, becoming more and more complex, still greater scientific accounting methods are necessary to the carrying on of the same.

The importance of proper accounting methods is even yet not fully recognized, and there are still manufacturers who, though they spend without hesitation large sums on mechanical improvements and have scrap-heaps of discarded machinery that represent enormous outlays, still continue to cling to the crude methods of accounting that were in force, as some one has well said, "when the stagecoach represented rapid transit," which will at some not-distant day mean their elimination from the front ranks of business. The same condition is true in all other lines; correct, thorough accounting, properly administered, is a prime requisite to the full growth of any business.

Andrew Carnegie, who is one of our greatest advocates of system, owes much of his success to his system of accounting, which stood him in good stead in fighting the odds of competition in the earlier years of his business. His competitors at one time were so mystified at his being able to undersell them that some of the leading ones sent representatives to see him. Learning of their presence he consented to their making an inspection of his plant and finally volunteered to show them his secret. He took them to a room, occupied by a number of clerks, which was literally filled with books and papers. "It costs me eighty thousand dollars a year," he said, "to run this room, and it is worth all its costs; for it gives me the inside details of my business and I know what I am doing."

The story is told of a foreman in charge of the Carnegie furnaces, who, on seeing one of the chief bookkeepers go by, remarked: "There goes that blamed bookkeeper. If I use a dozen more bricks than I did last month, he knows it and comes around to ask why." No saving was too small and no detail too slight for consideration. The cost of each operation was not only known, but was compared with previous results, waste was eliminated and savings were constantly effected. It was thus that the accounting department became such a tremendous factor in the business.

System has revolutionized business, but sometimes it is simply labor lost. It is an unpleasant shock to many system experts to learn that the multiplication of books and records does not in itself imply increased efficiency of results, but in many cases only complicates the purpose for which it was intended.

While food is essential to life, we have long since learned that the greater part of our ills come not from a lack of food, but from improper and too much food. So in the world of affairs we learn that while a business may and often does fail from entire lack of system, the mere bolting down of systems not properly prepared will not only fail to give the results desired, but also will usually result in a more or less severe case of business indigestion.

System, like any other good remedy, if it is to be of real value, must be taken with moderation and judgment, and must be administered by experienced hands.

A few years ago a prominent manufacturing company went out of business after having lost a quarter of a million dollars in seven years, during which time its leading competitor in exactly the same line of business made about the same amount of money. The former company's books had been kept by two faithful, hard-working bookkeepers who were very proud of the complex system of accounts in use. From time to time it had been amplified and extended, and to be able to run the very complicated system was considered quite a feat.

Upon the reorganization of the company, accountants were called upon to go over the system and to ascertain the reason for the enormous loss. Two-thirds of the whole trouble was found to be simply this: The company was paying to its agents in commissions and allowances much more than it could possibly afford. In other words, the more business, the less possibility there was for profits. All gross profits were figured on the cost price, while all commissions were figured on the selling price. An agent's commission of forty per cent, therefore, meant not forty per cent but eighty per cent of the gross profit on the article, as the selling price was double the manufacturing cost. The cost being fifty per cent and the commission forty per cent, there was then but ten per cent of the selling price, or twenty per cent of the cost price, left to pay the other selling and general expenses, the discounts and losses, and this did not begin to cover the same. Simple the trouble was. Yes, not hard to see when pointed out, but the bookkeepers were so busy with the detail, so engaged with additions and fine penmanship—all of which to a degree are important—that they did not apparently have time to analyze the figures, and did not feel enough vital interest to look above their own work. The result was that a business, in itself profitable and which in the hands of a competitor would have been very lucrative, was a continuous money-loser.

Simplicity and Efficiency

One of the smaller trusts of our country, not long ago, called upon an accountant, not to systematize their system of accounts but to simplify it. Eighteen ledgers were being kept, six cash books, numerous sales records, and so forth; but in spite of all the books and records, the results of the operation of each factory were never known accurately, except once a year.

The cash books were reduced to one, the ledgers to three, and a cost system was installed in certain of the branch factories. With about one-sixth the number of the previous books, the accounts were so simplified and systematized that the officials were able to have a concise, correct financial statement once a month, and in respect to the factories, where the cost system had been installed, a statement not only of the profits and losses of the preceding month but also of the earnings and losses on each product manufactured at the respective factories.

The mistake most frequently made is the unintentional reducing of the system to an end in itself, when, on the contrary, system, to be of value, must simply be the means to an end.

In the past the effort has been to make the business fit the system. The science of accounting, today, calls for the adapting of accounting methods to particular lines of business, to the end that the greatest efficiency may be obtained.

Certain fundamental principles must always be kept in mind no matter how specialized the system may be. Constant control must be kept of all cash transactions, and proper classifications and distribution must be made of all receipts and income, and all expenditures and outlay, paid or unpaid.

To be of real value, however, the accounting must not only consist of records and tabulations, but must also so focus the resulting information that the proprietor may, as the Honorable James Logan once said: "Scan the record of the details of his business with a vision multiplied many times, looking through the accounts as a mariner looks through his binocular, thus bringing into view the rocks hidden to the naked eye." This is the accounting demanded of the business physician of today.



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Winslow's skates are cheap because

A Supplementary Santa Claus

By SAMUEL G. BLYTHE

A POST-CHRISTMAS OPERETTA FOR GROWN-UPS

TIME: December twenty-sixth, 1909.
PLACE: Washington, D. C.

SCENE: A large hall, profusely decorated with wreaths of pine, holly, flowers and Christmas mottoes. In the wall, back stage, in the center, is a large fireplace, and standing in front of the fireplace a huge Christmas tree loaded with presents, all of which are tagged with names. The tree blazes with lights and sparkles with tinsel.

CHARACTERS

THE SUPPLEMENTARY SANTA CLAUS.

PUBLIC MEN: Messrs. Taft, Sherman, Aldrich, Cummins, La Follette, Cannon, Tawney, Murdock. CABINETEERS: Messrs. Wickersham, Ballinger, Hitchcock.

MONEY KINGS: Messrs. Morgan, Rockefeller, Carnegie.

THE TRUSTS: Presidents of Sugar and Copper Combinations.

EXPLORERS: Messrs. Peary, Cook, Shackleton.

SHOWMEN: Klaw and Erlanger, the Shuberts.

CANDIDATES: Messrs. Bryan and Hearst.

HOPEFULS: Messrs. Harmon, Gaynor, Hughes, Loeb.

ENGLISH VISITOR: Sir Thomas Lipton.

BY HIMSELF: T. R.

When the curtain goes up the stage is discovered set as described, with an orchestra playing a lively air in a balcony, but no one is sight. After sufficient time to allow the audience to absorb the picture two processions of the characters in the operetta, with the exception of the Supplementary Santa Claus and T. R., come dancing in, one from each side of the stage. After a series of artistic maneuvers on the stage the whole company is massed at the rear, flanking the Christmas tree. Then the orchestra bursts into a swinging melody and the Public Men march to the front of the stage and sing:

We are the men of whom you read,
Who serve our country fearlessly;
But, from time to time, we must allow,
We are received quite cheerlessly.

Public Men march back and the Cabinet-eers come down stage and sing:

We are the men who look profound,
And have advice to offer.
There's not a thing that comes around
Without our suggestive proffer.

Cabinet-eers do a few fancy steps of dancing and retire to the left, while the two Candidates march down stage and do a neat dance. They sing:

We are the men who have long aspired
The Nation to keep off the rocks, O;
But every time we were candidates
We lost everything but our socks, O.

After the Candidates have finished their dance they retire to the right, and the Money Kings come down center in perfect alignment, singing as they come:

A Money King is a beautiful thing,
Although sometimes a dodo;
But you can bet we always get
Every bit of the dough-dough.

Mr. Rockefeller goes to the left and Mr. Morgan to the right, while Mr. Carnegie remains in the center. Morgan and Rockefeller do a buck-and-wing dance and Carnegie a sword dance. They come together and do a few fancy evolutions with arms on one another's shoulders and retire while the Trust Presidents march down. They sing:

We are the Trusts, the wicked, wicked
Trusts.
Who own the earth, or try to,
We never compete, for we've got that
beat.
Indeed, we are too fly to.
We buy out the chaps who think, perhaps,
They can keep competition humming;
Then we put up the price and cut the wage
And get them going and coming.

The Theatrical Managers then appear from opposite sides of the stage, glancing askance at one another, but singing:

We put on the shows, as everybody knows,
And Art is our obsession;
But we regret to state that, up to date,
We have made a slight concession

To the public clamor for the kind of drammer
That to produce we simply HATE.
But we have to do it, if you only knew it,
To get the coin at the gate.

The Theatrical Managers retire, one to the left and the other to the right, and the stage is darkened. Suddenly, amid a flash of blinding light, the Supplementary Santa Claus slides down the chimney, pushes through the waiting throng and jumps to the center of the stage. Lights go up. Santa bows right and left.

THE MONEY KINGS (together): Who are you?

THE CABINETEERS: It is another Santa Claus.

SANTA: Yes, I am another Santa Claus. Listen, and I will tell you in a pretty little ballad all about myself: (Sings.)

The Supplementary Santa Claus am I,
As genial a gent as you have ever met,
And if you'll gather 'round me I'll supply
The Christmas Presents That You Didn't Get.

Chorus by entire company:

And if we'll gather 'round him he'll supply
The Christmas Presents That We Didn't Get.

There's many a slip 'twixt cup and lip,
As you are well aware;
Mistakes will happen now and then,
Though we use exceeding care.
So I am here with bursting pack
Of gifts you should have had—
Forget your sorrow and list to me,
And I will make you glad.

SANTA: Now, my good fellows, I am here to cheer you up. Of course, you understand the old subterfuge about bringing presents in my pack. I sent them here beforehand and had them placed on this tree. So, as I call your names, step up and get the present that you longed for and did not come yesterday when the Original Santa Claus made his rounds.

Santa moves back to the tree, orchestra plays softly while concealed quartet sings in close harmony: "Christmas Comes but Once a Year, but This Year It's Happened Twice."

SANTA: I observe you are divided into appropriate subdivisions. I will distribute to the Public Men first. As I call the name let each gentleman come forward, take the present that he wanted but didn't get, and retire.

Santa calls each name and, as the person for whom the present is intended approaches, hands him the present with a short description so the others may know.

SANTA: "William H. Taft.

"A little remembrance from Africa, Mr. Taft, a slight token from the jungle, a friendly missive from a mighty hunter now so far away.

"James S. Sherman.

"A collection of jigsaw puzzles, Mr. Sherman, that you may have something to occupy your mind during the remaining three years and a half.

"Nelson W. Aldrich.

"A testimonial, Mr. Aldrich, from the ultimate consumers whom your tariff bill helped so greatly.

"Senator A. B. Cummins.

"A new plan, Mr. Cummins, to enable you to keep in the limelight, as the methods you are using at present are old and frayed.

"Senator La Follette.

"The data for a new Senate speech, Mr. La Follette, that will enable you to raise your Chautauqua prices next year. You need it.

"Joseph G. Cannon.

"A tribute of trust and affection from the insurgents, Mr. Cannon, and their indorsement of you and your rules.

"James A. Tawney.

"A few kind words from Minnesota, Mr. Tawney.

"Victor Murdock.

"As an insurgent leader, Mr. Murdock, something you didn't expect, but need—a sense of humor.

"Now the Cabinet-eers: Mr. Wickersham.

"A method, Mr. Wickersham, by which you can bust trusts without busting them.

"Frank H. Hitchcock.

"An assurance, Mr. Hitchcock, that the President, some time, will appoint a few Republicans to office.

"Richard A. Ballinger.

"A remedy, Mr. Ballinger, for an inability to distinguish between conservation and conversation.

"The Money Kings: Mr. Morgan.

"A grapevine, Mr. Morgan, into the United States Treasury.

"John D. Rockefeller.

"A form of expression, Mr. Rockefeller, that will make people believe you when you say you have nothing to do with Standard Oil.

"Andrew Carnegie.

"A plan, Mr. Carnegie, whereby you can build libraries without doors and windows, thus allowing much more space for cutting the words 'Presented by Andrew Carnegie' in the enduring marble than you have at present. Also, a new plan for giving away money that will make more noise than any of your present ones.

"The Trusts: Sugar.

"A pair of scales, Sugar Trust, adjusted and correct.

"Copper Trust.

"A way to keep prices up to the consumer and down to the producer.

"The Explorers: Robert E. Peary.

"A little work, Mr. Peary, entitled: 'On the Advisability of Keeping One's Temper.'

"Dr. Frederick Cook.

"A few proofs, Doctor Cook, a few proofs.

"Lieutenant Shackleton.

"An illuminated address, Lieutenant, congratulating you that you took the South Pole for yours.

"The Showmen: Klaw and Erlanger and the Shuberts.

"A determination, gentlemen, to quit charging two dollars for seventy-five-cent shows.

"The Candidates: William J. Bryan.

"A new issue, Mr. Bryan, that will enable you to talk for four years more.

"William Randolph Hearst.

"An office, Mr. Hearst, to which you can be elected.

"The Hopefuls: Judson Harmon.

"A prognostication, Mr. Harmon, showing you how it is possible to run for President in 1912 without carrying Ohio again next year.

"Governor Hughes.

"A horoscope, Governor, telling what will happen between now and 1912.

"Sir Thomas Lipton.

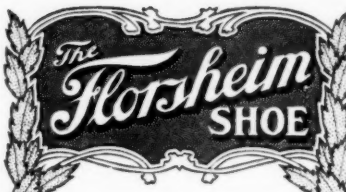
"An announcement, Sir Thomas, that the New York Yacht Club will sail a canal-boat against Shamrock XIX and enable you to lift the cup and go home and boost the tea trade."

Just as Santa hands Sir Thomas his present there is a loud noise of galloping hoofs outside, the orchestra breaks into a march and T. R., in hunting costume, strides in.


T. R.: What's all this about?

SANTA: I have been distributing to these gentlemen the Christmas presents they didn't get.

T. R.: Christmas presents they didn't get? What mollycoddles! Why didn't



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they get them? I got everything I wanted.
Listen: (Sings.)

When I was ruler of this fair land
I ruled it without compunction.
If a man didn't like the way I ruled
I gave him a slight injunction
In the shape of a bat on the head with
an axe
Or a blow on the solar plexus;
And few were there who had the nerve
To come around and vex us.
But now I find it's still and calm—
That there is nothing doing;
So, pardon me if I take a hand
At a little trouble-brewing.

Officers and Men

THE relation between the men and the officers in our Navy is not generally understood. A large proportion of the officers favor permitting the men to go ashore at all times when their services aboard ship are not needed. These same officers advocate the substitution of fines and the deprivation of liberty as a punishment for offenses not necessarily criminal. This would need legislative action. There is an excellent system for the deposit of the savings of the men, on which interest is allowed; but no matter how much a man may want the money, once the deposit is made he is not permitted to withdraw it until the term of his enlistment is ended. A change in the above would also call for the action of Congress.

Of course, the personal equation has its influence in the Navy as well as in the other walks of life, and occasionally, no doubt, there is a bearer of a commission who by temperament and character is not fitted as well as some others are for the serious task of governing men, just as there are, individually, here and there, in the ranks of the enlisted, men unworthy of this or any honorable calling. But the impression that seems to prevail in the minds of many good people in civil life, that the relations between officers and men are more or less those of overlord and serf, or at best those of master and man, is most erroneous. The proper maintenance of discipline forbids intimate social intercourse between them; but the close association of life within the "confined and cabined space," the fact that the efficiency and safety of the ship result from the trained, united effort of her whole company, make officer and man, each in his way, dependent one upon the other; and with the greater part of the personnel of any ship in the Navy, sentiments of mutual respect and good-will temper the rigors of discipline. Your good officer will always interest himself, or join, in the sports of the men. It is always an officer who coaches the raceboat crew or the football eleven, who looks out for the ship's nine in the national game. In full dress uniform, epaulets, sword and chapeau, it is the "Old Man" himself—no less—who opens the ball given by the crew of his ship, and with his "Lady"—Mrs. Captain, if there be such, and there generally is—on his arm, and followed by his officers with their ladies, leads, under the guidance of the chief master-at-arms and some bluejacket in authority, the long column of his men with their sweethearts and wives in the intricate windings of the grand march. Woe to the misguided shipmate rash enough to invite some fair one unfitted for the company of Jack's mother or sister or best girl. And the bouquet of roses presented to Mrs. Captain with the respectful compliments of the crew is a gift fit for a queen. Jack is royally hospitable in the one opportunity he has of entertaining his officers, and nothing is too good for his guests. And his guests appreciate and honor the spirit of the entertainment. On one occasion an officer, thoughtlessly coming in civilian garb to a ball given by the crew of his ship, received a message through a midshipman, presenting the Captain's compliments and directing him not to appear upon the floor of the ballroom, as he was not in uniform.

There is no more self-respecting man than the American bluejacket. "Tough" he may be on occasion, a rough-hewn, hard-headed man without much knowledge or experience of the fine things of this life, yet, with few exceptions, he has learned, through the teachings of his

While he is singing those on the stage discuss his presence with much agitation, and all more off stealthily except Loeb, who remains standing in an attitude of adoration, and Santa Claus, who steps forward after T. R. has finished singing, and says:

SANTA: Well, sir, back from Elba?
T. R.: Evidently, my fantastic friend, you haven't read your history understandingly. No back from Elba for me! The gentleman who came back from Elba only lasted a hundred days, but I am here for keeps.

Curtain, with T. R. occupying the center of the stage and Santa scrambling up the chimney.

service, to have proper pride in himself. He is nobody's servant. If he renders you or his officer any service it will be done in the same spirit in which you might tender similar courtesy to any one else. Some citizens—officials of a municipality—visiting a warship which was lying in their harbor had, by direction of the officer of the deck, been conducted over the ship by one of the men on watch. They were greatly pleased with the manner and politeness with which the young man had fulfilled the duty, and as they were about to leave the ship offered him money, which—it ought to be needless to say—was promptly and firmly declined.

"Say, that was an awful nice young fellow," one of the party exclaimed to the officer of the deck as they approached the gangway. "He wouldn't take anything; ain't he allowed to accept money?"

"It isn't that," was the reply. "But his self-respect is not for sale. Your boat is ready, gentlemen." And the officer of the deck turned on his heel.

If you go on board a warship some time and meet with courteous and polite treatment at the hands of some member of the crew, and, in the kindness of your heart and ignorance of the sort of men that generally go to the making up of a ship's company feel like tipping him, don't do it. Thank him as you would any one else who had shown you attention in his home, and some time when you run across some honest fellow, a stranger, on liberty ashore, perhaps you will be able to do him similar service in some way. It is possible that tips have been tendered—and taken. But, if so, the chances are nine hundred and ninety-nine in a thousand that the man who has accepted it is a raw recruit to whom precept, environment and example have not yet conveyed appreciation of the honor due his uniform. Should the transaction come to the knowledge of his shipmates, be sure that he will have a very wretched quarter of an hour—in the "bullring."

Aside from the abnormal conditions of a life at sea, conditions largely modified by the associations formed among the men, the friendships made, the chances of travel and, last but not least, the interest to many, such as electricians, gunners, machinists and others with special occupations in the actual work, the trade of the man-of-war's-man, looked upon as such, has its advantages. The pay is good because it is continuous and sure, and because a man may look forward to retirement after faithful service with income enough to supply his reasonable wants for the rest of his natural life. To be sure, the conquest of a commission is difficult for an enlisted man. It should be difficult—it is no small task to reach the diploma of graduation from the Naval Academy, and any one safely passing through the four years' course there has accomplished something.

There is that about the sea—the burden of its mystery perhaps—which to some natures is as much a part of themselves as is the heart that beats within them. Parted from it their souls yearn for the spirit of its waters; their nostrils want the strong, salt smell of the air above it.

And yet—

"When I retire," my friend, the boat-swain, said to me, "do you know what I'm going to do? Well, I'll tell you. I'm going to buy a farm—not a big one—just a few acres, 'way off in the hills somewhere. And I'm going to build a glass house on it, and what do you think I'm going to have in it? Flowers, sir, nothin' but flowers, all kinds of flowers, so's I'll forget all about the sea."

Swift's Premium Calendar for 1910

Four Famous American Songs

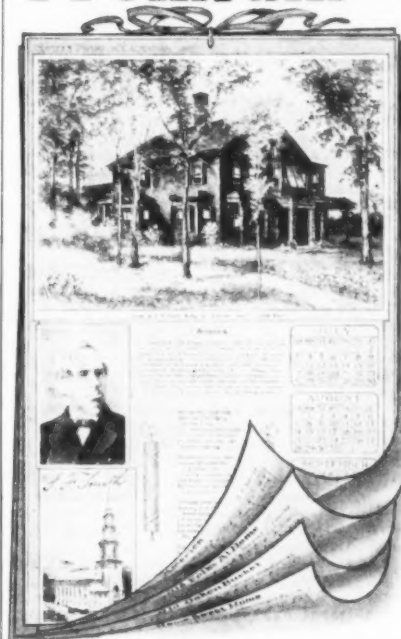
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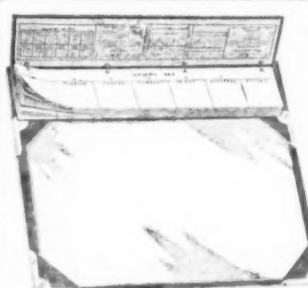
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GARMENTS FOR AVIATION

(Concluded from Page 7)

finger-prints. At length the operation was concluded, and Atkins helped his new customer to resume his coat and vest.

"In ten days," he said, "you should come in again and try on the clothes."

He held up his two hands with all his fingers and both thumbs extended.

"Ten days," he concluded, "y'understand?"

Aristide nodded and smiled, and the next moment with a final obeisance he slammed the door behind him.

James Atkins wiped his face and expelled a huge breath.

"The way that feller orders, Hickson," he said, "he must be going to take a honeymoon trip in a balloon yet."

On his way out to lunch that noon James Atkins stopped in at the office of the Hamsuckett Mills on Fifth Avenue to acquaint Isaac Feinsilver with the outcome of the "Garments for Aviation" sign. Isaac saw him first, however.

"Say, Jake," he cried as Atkins entered. "What d'ye think I seen it up on Broadway?"

"All right, Ike, I will go it," said James Atkins, using what he believed to be the appropriate rejoinder. "What did you see it?"

"I seen it in a winder wax figgers yet," Ike answered.

James Atkins shrugged his shoulders. "That's a wonderful thing you seen it, Ike," he commented.

"Wait a minute," Ike went on. "I seen it wax figgers, Jake, and each wax figger had on it yet a garment for aviation."

"What!" James Atkins cried.

"From blankets," Ike continued, "the garments was made. Also, caps like stockings them wax figgers had it, and leggins and—"

But Ike's vivid description fell on deaf ears, for James Atkins had turned on his heel and was making for the elevator shaft.

"Hey, Jake," Feinsilver cried, "where are you going?"

James Atkins waved a farewell as he entered the elevator.

"Up on Broadway," he said.

IV

SO COMPLETE was the sample line of garments for aviation purchased by James Atkins at the Thirty-fourth Street store that the clerk who sold them to him was convinced of Atkins' prowess as an aviator.

"When do you make your next flight?" the clerk asked.

"Don't ask me," James Atkins replied as he pocketed his checkbook, which was minus a check for two hundred and fifty dollars. "Don't ask me. You see, it's already a painful subject with me, because I was up in the air all morning."

"Did you have an accident?" the clerk asked.

"An accident!" James Atkins cried. "You bet yer I had an accident."

"Is that so?" the clerk said sympathetically. "What paper will it appear in?"

"Most any paper," James Atkins answered, as he started to leave. "Most any paper, in about six months from now, at the rate I'm going. And when you buy the paper look in the business troubles. That's where you'll find all about it."

For the next two days James Atkins and his cutter were busy ripping up the sample line of garments for aviation and constructing patterns large enough for the generously-proportioned Brignoli-Farrand, alias Aristide Dupont. Next, James Atkins went into consultation with Isaac Feinsilver as to fabrics and findings, and by the end of ten days the entire order was ready for trying on.

It remained in the same state of readiness for fourteen days, and when on the fifteenth day the spade-bearded Frenchman had not returned James Atkins grew slightly anxious.

"I always said it, Hickson, you couldn't trust a Frencher," he said to his cutter. "I told it distinctively to this here Bologny feller he should come back in ten days, and here it is over two weeks and he ain't showed up yet."

"Beggin' yer pardon, Mr. Atkins," Hickson interrupted, "but gentlemen on the other side ain't so particular about trying-on appointments. When I was in Market-Mallory Mr. Jones 'ad a number

of customers 'o subscribed to the 'unt, and—"

"Senough, Hickson," James Atkins growled. "I got my stummick full of Market-Mallory long since already. I would be a damsgit better off if you never seen Market-Mallory already, because otherwise you wouldn't of known this here A, B, C feller; and if you wouldn't of known this here A, B, C feller you wouldn't of known this here Bologny feller. Holy smokes! Here he comes now."

Hickson turned toward the store door and, as the long-expected Brignoli-Farrand entered, he almost gave way to his emotion in three ringing British cheers. Instead, he walked forward performing imaginary ablutions with his hands and smiling ecstatically.

"Good morning, sir," he said. "Glad to see you, sir."

"Ah! Thank you very much," said the spade-bearded aviator in almost perfect English.

"Do you want it to try on them garments for aviation?" Atkins asked.

"Try them on!" the aviator cried. "By Jove! You do do things in a hurry over here."

"Maybe we do, and maybe we don't," Atkins admitted. "but for a feller to learn it English in two weeks the way you done it, all I can say is it's a miracle."

"You flatter me," said the aviator; "indeed you do. But I must confess that it's entirely undeserved. As a boy I went to school in England and I spoke the language better than I do today."

"Then what was the matter with you a couple of weeks ago?" Atkins asked.

The aviator stared at Atkins for a moment, but the latter's face expressed simple curiosity and not impudence.

"I've been quite well, thank you," Brignoli-Farrand replied.

"But you couldn't speak it a word of English when you was in here two weeks ago," Atkins said.

"When I was in here two weeks ago?" Brignoli-Farrand exclaimed. "Why, my good man, I have never been in here before in all my life."

Hickson's ruddy face grew purple and mottled.

"I 'ope there's no mistake," he murmured. "Ain't you the gentleman as was up at the Fostoria with Sir Ector Lomax?"

"I was," said Brignoli-Farrand, "and you gave me a card which I have here. And if you really can make garments for aviation I shall rise up and call you blessed."

"Wasn't you in here two weeks since, when I got that feller upstairs to talk French to you?" Atkins went on.

"Much as I regret it," Brignoli-Farrand replied, "I never had that pleasure."

James Atkins fixed his cutter with a venomous look.

"There's some 'orrible mistake 'ere," the unhappy Hickson muttered.

"Explain it all to me later," Brignoli-Farrand suggested. "At present I am in rather a hurry, so let us proceed at once to business. In the first place, let me know what garments you can make for me."

Still glaring at his cutter James Atkins disappeared into his private office and returned in a few moments with Aristide Dupont's list.

"I can make up every garment what I got it in this list," he explained.

"Let me look at it," said Brignoli-Farrand, and for fifteen minutes he examined the comprehensive catalogue which Aristide Dupont had procured for the undoing of James Atkins.

"Very good," Brignoli-Farrand announced. "There is no use interfering with a list so catholic in its selection. I shall take the whole thing."

He drew a wallet from his breast pocket. "A large order like this demands a deposit of some kind," he remarked.

"How much do you want?"

"Two hundred and fifty dollars," James Atkins said.

Brignoli-Farrand took three yellow-back bills from his wallet and handed them to James Atkins.

"B-but," James Atkins stammered, "you ain't even asked the price."

"The price," Brignoli-Farrand replied, "will be all right, provided you can fill the order promptly."

"First I will take it the measurements," James Atkins rejoined, "and then I could tell you better when the clothes will be finished."

He pulled from the hook Aristide Dupont's order-slip and addressed his cutter.

"Hickson," he said, "get busy."

Hickson helped Brignoli-Farrand to remove his outer garments and plied the tape measure with accurate haste. As he called off the dimensions Atkins compared them with the figures on the Dupont order slip. In every instance the measurements coincided, and when at length the operation was concluded James Atkins turned to Brignoli-Farrand with a broad grin.

"We shall be ready to try 'em on tomorrow morning," he said, "and you will have the whole order finished in five days."

V

PSYCHOLOGISTS are often baffled by the impulse that takes the murderer back to the scene of his crime, but in the case of Ferdinand and Aristide the matter is easily explained. They wanted to see if that Garments for Aviation sign was still in the window, and it was on the Sunday succeeding the real Brignoli-Farrand's visit to James Atkins' store that their inquisitiveness overcame them.

They sallied forth from the Grand Hotel de Jura Suisse and repaired at once to Forty-first Street. The blinds in the big front show window were lowered, but the shades were up in the small window next to the shop door, and thus an uninterrupted view of James Atkins' window display could be obtained.

Disarmed by their curiosity Ferdinand and Aristide crowded into the doorway and peered through the window, oblivious to the circumstance that the glass door leading into James Atkins' store was unscreened. Indeed, had they looked into the store itself they might have observed James Atkins and Hickson, his cutter, engaged in busheling the finished garments, which were to be delivered to Brignoli-Farrand the next day.

As it was, Hickson recognized them first and the sight seemed to goad him to fury, for he dropped his garment and made straight for the door. He sprang first at Aristide, and immediately the *chef des pommes de terre et des légumes* sprawled in the gutter. Next Hickson turned his attention to Ferdinand Bodin, who sustained a violent hemorrhage of the nose at the instance of a well-directed short-arm jab from the little cutter.

In the mean time Aristide had regained his feet and sped toward Sixth Avenue. Nevertheless, he was unable to avoid a sadiron that James Atkins flung after him, and he received it squarely in the middle of the back. Hickson was too busy to notice his employer's activities, however, for he held Bodin's head in chancery with his right arm, while with his left fist he made havoc of his victim's features. At length he desisted from sheer exhaustion, and Bodin followed his companion down the street, leaving a gory trail behind him, while James Atkins picked up the sadiron and returned to the store.

"Yes, Hickson," he said to his cutter, who was rubbing his barked knuckles, "them Frenchers is brave fellers, I bet yer. All you got to do is to look at them and they're afraid for their lives."

"You ought to 'ave 'ad 'em both taken into custody, Mr. Atkins," Hickson replied.

"By jiminy, you're right," Atkins cried. "I should have made them arrested. I wonder if they've gone already."

Once more he opened the store door and ran into the middle of the street, where from the corner of Sixth Avenue Dupont observed him. A moment later Bodin emerged from the sabbatical entrance of the corner café, holding a handkerchief to his nose, and the sight of his rival threw him into a frenzy.

"Perfidé Albion," he bellowed, and James Atkins retired hastily to the store.

"After all, Hickson," he said, "what do we care? We don't lose nothing, anyhow."

He seized a piece of cloth and carefully dusted off the Garments for Aviation sign in the window.

"Bluffs is all right, too, onct in a while, Hickson," he concluded, "because sometimes it pays to make good on 'em."



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The Senator's Secretary

THERE are those living within the scope of this pedetentous Administration, where little disturbs the calm except the occasional impact of an insurgent and Uncle Joe, or a few impassioned remarks about G. Pinchot by R. Ballinger, or vice versa, or some subdued screams when A. B. Cummins devotes himself to his specialty of eating N. W. Aldrich alive—there are those who point to the little expedition of the Honorable, the Secretary of State, Mr. Philander Chase Knox, backed by a few gunboats and such transports as did not get stuck in the mud, to say nothing of a bunch of marines and jackies, into Nicaragua, as a first bid by the said Mr. Knox for a nomination for President.

Putting aside for the moment the fact that any collection of citizens who want, or shall want, a nominee for President might go a good deal further and fare a lot worse, it is merely necessary to inquire in clarification tones: Why not? Mr. Knox was a candidate for the nomination in 1908. He isn't any less ambitious now than he was then. Nor is he in any way disloyal to President Taft, whose Secretary of State he is. Mr. Knox is not old. He has plenty of time, after Mr. Taft shall have all that is coming to him. Meantime, it pays to advertise.

That Nicaragua affair gave the Secretary the opportunity to put up a few three sheets for himself. That's all. He knew what everybody knows, that this Administration was so felted and silent, up to the time he told Colonel Zelaya where to get off, that the stillness was getting on everybody's nerves. We like excitement in this great country, and are not averse to having an explosion now and then in Washington, just to prove that the people in charge there are not all asleep at the switch.

Knox realized this. He had an opportunity. When he let go at Zelaya he let go not only for himself, but for his chief. It was a chance to give a whoop, and he gave a good one. Of course, this country going to war with Nicaragua would be like shooting a fly with a thirteen-inch gun. There is nothing to that. But here was an opportunity to show the people that the Administration is zealously on the job. Two Americans had been killed by Zelaya's orders. Outrage! Cr-r-r-ush 'em! Hurray!

The Livest Little Wire in Washington

Taking his pen in hand Mr. Knox wrote a note to the broad, general effect that if these few lines happen to meet the eye of one Michael McWhorter Zelaya, said person will do well to slip unostentatiously into the jungle and remain there for a few years more than forever. Otherwise, it will be Mr. Taft's stern duty, and Mr. Knox's stern duty, and the stern duty of the bull-passer of us, to step down there and slap Mike on the wrist.

Now, that was the first time this Administration had said anything more vociferous than "Fore!" and the people were grateful. They had it brought to their attention that there really is an Administration at Washington, proceeding calmly, but not averse to letting a yell out of itself from time to time.

Do not overlook Knox. He is the liveliest wire in this Administration, and he is very likely to be mixed up in whatever is going on. He is the cockiest little chap you ever did see. Moreover, he has the cold-chilled nerve to put through whatever he wants accelerated, and he is taking very few orders from anybody. Inasmuch as he was made Secretary of State he deems himself Secretary of State, and not a clerk or a messenger. State affairs come under the care of the Secretary of State. Hence, he handles State affairs, and handles them as he sees fit.

Mr. Taft may or may not have made a mental reservation when he bagged his unparalleled collection of legal giants for his Cabinet and told them he wanted them to run their departments and not worry him about them. Usually, Presidents put out a line of conversation like that, but have their fingers crossed all the time they are saying it. Mr. Knox took his share of Mr. Taft's conversation at its face value. He made no inquiries as to mental reservations, nor did he look to see if the Presidential fingers were crossed. "All right," he said, "I'll be Secretary of State, and I'll

give you the grandest exhibition of a man running his own department you have ever observed."

Cabinet meetings, ordinarily, are experience meetings. The Cabinet members take their perplexities up there and they thrash them out with the advice and aid of the other Cabinet members. Not so with Philander Chase Knox, five feet four in his stockings, and with a head so filled with brains that it bulges. If he tells his able colleagues anything he tells them what he has done. He asks no questions, nor takes any advice. He is the boss.

The Elaborate Silence of the Cabinet

There was a Cabinet meeting just when the Zelaya business was at the exploding point. Naturally, there were a few reporters, about a hundred, who wanted some hot stuff to feed to the managing editors back home who had been inquiring, rudely, if Washington had been wiped from the map entirely, and if so, what was the matter with closing the bureau and coming home and doing police? When the Cabinet meeting broke up, the reporters—perhaps there were two hundred—pounced on the Cabinet members and asked them: "How about Nicaragua?"

"Nicaragua?" the Cabinet members asked back. "Why, gentlemen, we did not discuss Nicaragua."

Well, the reporters said a large number of things synonymous with "Rats!" But the statesmen insisted.

They crossed their hearts. "Not a thing," they said. "Absolutely nothing said or done about it."

That was a new and a hot one. If there had been a Nicaragua muss when T. R. was President there would have been something said about it at a Cabinet meeting—by T. R.—a lot. The reporters doubted. Then they went back to their offices and tried to appease the managing editors by saying what ought to be done, anyhow, and what should have been said.

Really, though, the Cabinet members told the truth. Nothing was said about Nicaragua. Not on your Philander Chase Knox. He was handling that job, handling it in his own way, and he wanted no buttinskis in the shape of the other legal giants of that famous aggregation. Inasmuch as he had nothing to say about it there was nothing said, and would the other Cabinet gentlemen please remember that and keep off the grass? What?

Before this is printed the people will have read the President's first long message to Congress. Speaking about calm and quiet, that was an unemotional document for fair. Congress went into session on December 6, and the week before that the Secretaries backed Mr. Taft up to his desk, manacled him to a couple of stenographers and told him to get at it. The weather in Washington was fine never was such a fall—and the golf links were beckoning, and Archie Butt was in fine trim for a walk, and it really was a shame to stay indoors. Besides, there were a lot of people to see and many appointments to be made and all that.

It was no use. All the President's pleadings were in vain. He had to do it. Wherefore, like every man who hates to tackle a job, when he did tackle it he reeled it off in jig time. As soon as the message was prepared and printed, and the proof sheets reached the White House, the Cabinet took a whack at it. That celebrated collection of anti-noise legal mastodons searched carefully through it for firecrackers, concealed weapons, jokers, stingers and exclamation points. They limited the trust and interstate commerce issues to a paragraph because of the imminence of the dealing of the United States Supreme Court with the Tobacco Trust and the Standard Oil outfit. They let the President say he would take a "convenient" time to hand in a few thoughts on those subjects. They saw to it he promised to put in a message at an "early" opportunity on conservation. Then they scraped and compressed and battened down and squeezed out and, finally, passed on it as totally calm and judicial.

It was all of that. Congress paid about as much attention to it as if it had been one of Jonathan Bourne's prize essays on A Second Elective Term for T. Roosevelt.

There wasn't a thrill in it. We sure are some calm and self-contained, fellow-citizens. All but P. C. Knox. He has a chip on his shoulder as big as the Monument, and let him who dares knock it off. Otherwise, the soft pedals are working very well.

And while these quiescent measures were keeping us tranquil and unruffled there came another soothing order, also tending to the general calm. One afternoon Executive Order 1142 was handed out at the White House. It was a nice, placid order bearing on the universal hush. It directed that nobody in any of the departments, nor any officer of the Army, Navy or Marine Corps shall try to get any appropriations from Congress for any branch of the service, except with the knowledge and consent of the head of the department.

That is the usual thing. Of course, men in the departments and in the three services do try to get as much money from Congress as they can for their pet projects; always have tried and always will try, and that order is merely the usual thing, to be filed away for record with many other orders of similar nature.

The interesting part was the last part, which read: "Nor shall any such person (meaning any departmental employee or officer of the Army, Navy or Marine Corps) respond to any request for information from either house of Congress, or any committee of Congress, or any member of Congress, except through or authorized by the head of his department."

That means, of course, that members of the Senate and the House, when they want information for constituents or for themselves, must ask the Secretary of the Navy if they want Navy information, or the Secretary of the Interior if it is Interior stuff, and so on. If the order is put into practical operation a Senator or Representative cannot get the records in a puny postoffice case without asking Mr. Hitchcock, or the record of a pension case without asking Mr. Ballinger. And so on.

The Soft Pedal on News

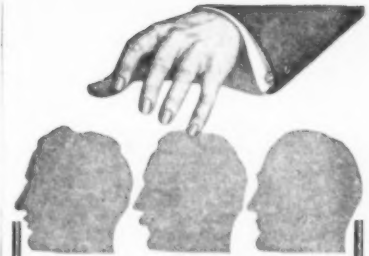
This, I understand, has many of the earmarks of a horrible outrage. Of course, it only outrages Senators and Representatives; but they are something, are they not? It is in the line of the centralization of information. Statesmen can only know what it is intended that they shall know. Too much knowledge is a dangerous thing, anyhow, so take your requests to headquarters, have them passed on, and then, if Mr. Hitchcock thinks well of the question and of the inquiring statesman, the inquiring statesman may be able to discover what has happened in the case of John Bezinks, carrier for the Rural Free Delivery Route No. 2, Oklahoma, or anywhere else.

We are strong for quiet. There was too much indiscriminate yapping during the past seven years. Bureau chiefs and heads of divisions, and even assistant secretaries, sometimes, let go an item or two of information concerning their departments. It was occasionally possible to find out what the bids were on a contract, for example, without sitting around for three hours for a chance to ask a Cabinet member. But now, nothing given out except with the O. K. of the Boss.

It may be that Mr. Taft thinks his Cabinet members are not working hard enough, and has fixed up this little plan to give them employment when the Senators and Representatives come around trying to find out what is doing—which is every morning. However, that is a matter entirely between Mr. Taft and the Congress. The howl must come from the Capitol. And it probably will.

The theory of canning a Cabinet, for example, so that no information shall be given out, is neither new nor novel. It has been tried many times. It never works. When Mr. Taft was Secretary of War he was under orders from President Roosevelt that no Cabinet officer should tell anything to the newspapers. Still, it was occasionally possible to get a few stray items from Mr. Taft.

All the whole rignarole amounts to, by and large, is to emphasize the policy of quiet and calm. There is nothing loud or boisterous about this Administration, gentlemen. We are quiet to a lulled and pacific moderation.



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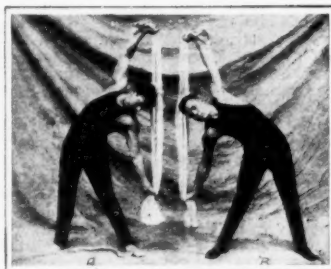
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FIFTEEN MINUTES DAILY INVESTED FOR HEALTH—By William J. Cromie

MOST persons realize that one can gain and maintain health through the influence of proper muscular exercise; they know that the apparatus in our modern gymnasiums tends to make the participants strong and vigorous; they also realize that properly-directed aquatics, games and competitive athletics are gradually improving the physical welfare of our youth in schools, colleges and athletic organizations. In another generation we shall have, as a result of required physical training in our institutions of learning, a stronger, healthier race of men and women.

The mentally-overworked business or professional man who reads this statement replies: "It is very well to look after the man of tomorrow, but what is to become of the man of today? Here I am in middle life, rapidly taking on adipose tissue due to muscular inactivity. My digestion is poor, my sleep is not refreshing, and I oftentimes feel on the nervous, ragged edge due to enervating office conditions. Competition is keen and I must work all day or be left in the race; consequently, I have not the time to visit the gymnasium or athletic



From Position (A) Rotate Body to Position (B); Reverse Rotation

because I have been practicing them for years in the morning before breakfast, and I go through them in less than fifteen minutes. I have given similar exercises to thousands of others, and they have resulted in physical poise and increasing efficiency. My labors are quite strenuous, as I conduct five and six gymnastic classes daily with an average daily attendance of four hundred, and the mental strain is even greater than the physical.

Besides this I conduct walking clubs and exhibitions, illustrate exercises for physical defects and walk daily from five to ten miles. If I omit these morning exercises and other health-giving agencies which I shall pass on to you I feel the need of them. I practice what I preach.

In the morning do not jump out of bed immediately upon waking, but yawn a few times and stretch in every conceivable way. We can take a few lessons from the cat in this instance. Now throw back the bedclothes and bring the knees up to the chest a number of times. Second exercise: with hands on hips, clasped behind head, or grasping the bed from the rear, raise the legs, keeping them stiff at the knees. The next exercise is performed by placing a couple of pillows on the feet to keep them down, and then raising the body to a sitting position. (If suffering from hernia omit this exercise.)

Plenty of fresh air in the room is, of course, absolutely essential. I do not need to open the windows in the morning, as they have been open all night.

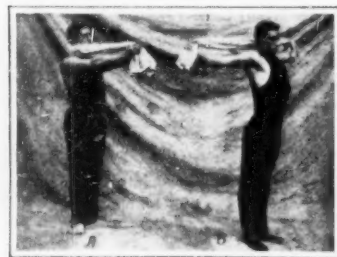


From Position (A) Lower the Towel as in Position (B). Pull it All the Time

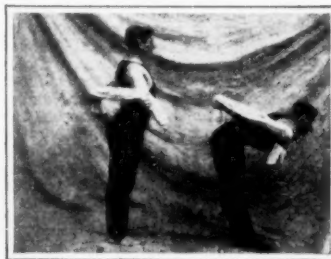
field. I would gladly perform exercises at home, but when I went to school physical training was not in vogue, and I therefore do not know the kind or the amount of physical training to take." It is for such a man this article is written.

The busy woman in the home, who is rearing the family, who performs the same oftentimes monotonous round of duties day after day, says: "When can I find time to frequent these places provided for health-giving exercises? My work begins when I arise in the morning and ends when I retire at night, while quite often my slumbers are disturbed by the crying of the baby during the night. What, I repeat, shall I do for recreation and health?" It is for that woman this article is intended.

If I were to tell you that I can prescribe a few exercises that will strengthen the entire body, that will accelerate the operation of every vital organ, invigorate every function, and that you can perform these exercises in fifteen minutes' time, would you believe me? In one day there are fourteen hundred and forty minutes; subtract fifteen from this amount and we have fourteen hundred and twenty-five minutes in which to perform the labors of the day and secure sufficient sleep. Are you willing to give up one ninety-sixth of your time in order to give these exercises a trial? Whether you believe me or not, I know these exercises will do what I claim,



From Position (A) Inhale Deeply Till Position (B) is Reached; Exhale From (B) to (A)



From Position (A) Bend Forward to Position (B)

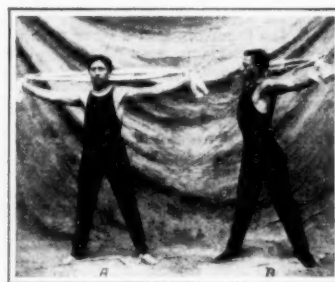
You are now ready to perform the movements which are here illustrated with the towel. Take a long Turkish towel, which is an inexpensive piece of apparatus and will give as good results as could be derived from a more costly piece. Stretch it so that it clears the head about six inches, and pull on it throughout the exercises.

The last illustration is a rub-down exercise and should be continued until the body is in a glow. The number of times each exercise should be done must be determined by the performer, for one person can do with impunity that which would be harmful to another.

Finish your exercising with a bath. It is not necessary to take a tub or shower; a basin of cold water is all that is required. Saturate a towel in the cold water, then wring it out and wash the different parts of the body, finishing by sawing up and down and across the back, as illustrated. If not accustomed to cold water start with lukewarm, and each morning try it a little colder until you reach the temperature best suited to your physical condition. Icy-cold

baths are questionable at any time. After taking your bath, use a dry towel to rub the body until the skin is pink and thoroughly dry. Saw up and down the back, over the right shoulder, then over the left and across the back, as in the last picture.

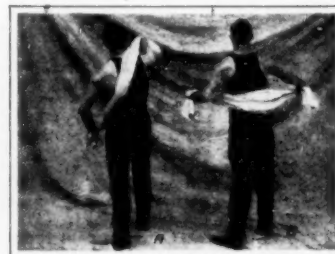
When I bathe I kneel in the bathtub and pour a pitcher of cold water on the back of the neck, letting it run down the spine; then bend backward and pour another on the chest. This can be done quickly, but the wet towel answers every purpose when bathtubs are inaccessible. Take a full tub bath once each week and use soap. It is an excellent plan to take a mouthful of cold water each morning and gargle the throat thoroughly, as this treatment hardens it against exposure and often prevents it from becoming sore. Keep peroxide of hydrogen on hand, and gargle with it if the water fails. Snuff water up the nostrils so as to keep the nasal passages clean. Secure an eye cup, make a weak solution of boracic acid and water, and daily cleanse the eyes. Rub the scalp thoroughly with the fingertips and you will not need an egg shampoo. Clean the teeth



From Position (A) Bend to Position (B); Bend Back to Position (A)

after each meal. All this can be accomplished in fifteen minutes; but even twenty or twenty-five minutes are not too much when one considers that it is an investment. What is wealth without health?

A few additional hints may well be considered here. Rest the eyes by closing them five minutes at a time, a number of times daily, when they are subjected to strain. It is as important to relax the entire body at times as to exercise. These exercises are excellent in alleviating indigestion and constipation. Masticate the food thoroughly, do not overeat, and avoid fried articles of diet. Your own experience teaches you what to avoid in eating, and remember that one person's food is another's poison. Never resist a call of Nature, but encourage regularity. Drink a glass of cold water on retiring and upon arising in the morning. Include laxative foods in your dietary. Cultivate a taste for buttermilk, as it tends to prevent hardening of the arteries and thus conduces to longevity. Take a half-day off occasionally, go to the country or to the woods and walk a number of hours. Do not worry, but cultivate a cheerful, contented disposition. Perform the above faithfully for one month and, if you have not been benefited by that time, discard it; if you have increased vigor, which I am sure you will have, then make it a part of your daily regimen.



After the Bath Saw Up and Down Back as in (A); Across Back and Hips as in (B)

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Its officers are the pioneers of the automobile business. Mr. Wm. Kelly, who designed the "Everitt 30," worked on the first automobile built in Detroit. The officers of this company have been foremost in every movement which has made Detroit the greatest automobile manufacturing city in the world.

The machines made by these men have made good on every road and every kind of a road in this country. Their names are on the maker-plates of the leading American successes.

They saw that a change was coming in the automobile business.

They recognized two things of prime importance:

First, that the demand of 1910 was not for a cheap car, but for a high-class car at moderate—yes—a low cost.

Second, that the time had about passed when the automobile manufacturer could dictate to the public, owing to the excess of demand, and say: "Here is the car you get—take it or leave it."

Seeing these two things clearly, these pioneers sold out their old connections, lock, stock and barrel, and started a new factory to make the "Everitt 30."

Perhaps you don't realize what a brand new factory means to you.

Machinery has to be specially built to make the parts of an automobile model. This machinery is surprisingly expensive.

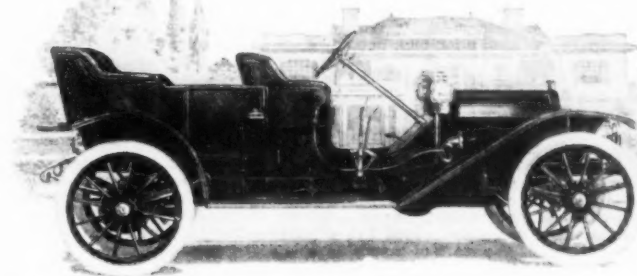
Naturally manufacturers hesitate about improving any part of their models, because any change, however small, means the change of costly machinery—the throwing out of an expensive machine into the discard, and replacing it with a still more expensive one.

That is why old established automobile factories often cannot see their way to making improvements in their cars which would lessen the original cost to those who buy them, lessen the cost of operation, and make the cars better in many ways. So, you see, the manufacturer's stock of machinery is a big element in blocking progress of improvements, both for himself and for you.

But the Metzger Motor Car Co. made a clean, new start without this handicap of old machinery. They were not loaded down with a bolt or a screw that had to be used because they hated to throw it away.

They made their plant and their machinery to fit the model which they wanted to produce.

Then these progressive pioneers woke up to another important angle of the situation.



They saw that in the new condition of things the public must be represented.

So, they sent out to the various parts of this country and called in twelve of the foremost distributors and sellers of automobiles in the United States.

This move is bound to become historic in the automobile business.

It is the first instance of the public invited to participate in the manufacture of an automobile.

You know these men.

If you do not know them personally, you know them by reputation. They are the largest automobile sales agents and distributors in this country. They have sold annually for the last ten years an average of eight million dollars' worth of automobiles.

They know every success and every failure in the business—every kink and quirk, and every kick that the public has made on every car from the most expensive foreign importation to the cheapest American Model.

These men, whose names appear at the bottom of this announcement, were invited to come into the enterprise with their knowledge of conditions, their knowledge of cars, their knowledge of men and their capital. They were invited because the prime movers in this enterprise believed the knowledge of these men was necessary to the making of the ideal moderate priced car for 1910.

The "Everitt 30" is the result of the combined focused knowledge and experience of all these men.

There is nothing marvelous about its production. It is only logical and simple—and this is the reason why it can be sold to you at \$1,350 in the year 1910.

Probably in a year or two from next January it will be produced or paralleled by every automobile manufacturer in America, but that cannot happen this year.

For 1910 this car will stand out as the King and Standard of its class.

Until the other manufacturers can discard their old machinery and overtake the "Everitt 30," it must remain the car by which all others in its class are measured and judged. With present equipment no other manufacturer can produce it or anything like it for its price of \$1,350.

Every "Everitt 30" that can be turned out in 1910 has already been demanded and allotted to the men whose names are below.

And what are the special merits of this car made by the oldest builders in the newest automobile factory in America?

Simplicity is the key note of this car.

Its mechanism has been simplified at every possible point. Things which could not be eliminated to the clear working advantage of the car have been consolidated. The "Everitt 30" motor contains 150 fewer parts than its closest competitor! Think of it—150 less parts.

What does this element of simplicity mean to the man who buys the car and runs it?

A much lower original cost without any cheapening in the quality of materials—for the manufacturer can and does put the same materials into this machine that you find in \$5,000 machines. It means simplicity and ease of operation. The "Everitt 30" is so simple that any man can run it; that the hiring of a chauffeur is not a matter of necessity, as with a car of complex mechanism, but a matter of convenience only. To save a chauffeur's wages means, in many cases, the difference between having and not having a car.

Again, this simplicity means greatly reduced liability to injury of parts and greatly increased ease in making repairs.

The machine of many parts—and that means our nearest competitor—is a bewildering puzzle to the ordinary garage mechanic, to say nothing of the man in the car.

But it is different—decidedly different—with the "Everitt 30." Suppose one of the connecting rods needs attention, you do not have to spread down a cloth and establish a picnic machine shop by the roadside. By removing just eight bolts, the lower half of the crank case can be taken off, and immediate access given to all of the working parts of the engine, the connecting rod and piston removed without disturbing the cylinders.

One casting for the upper half of the crank case, the four (4) cylinders and the water jacket! And this element of simplification, of combining two

or more parts into one casting is consistently carried out all through the car. The repair bill and the irritating delays of the road are reduced to a minimum with the "Everitt 30," because it is so simple and so sound in its parts.

The double drop frame is another important feature. Some expensive machines have it, but none has carried it to quite the perfection of the "Everitt 30," which has a five-inch drop, as against a 3½ inch for any other competitive car.

This puts the weight of the "job," the load, the center of gravity, close down to the ground—so that the car will stick to the earth, and not skid or overturn.

The road traction is an important matter, and in no other car is it so perfected as in the "Everitt 30."

On the other hand, the man who runs on country roads wants a free clearance. This is accomplished by designing "Everitt 30" axles and steering mechanism so that they are not as near to the ground as those of our competitors. In a word, this car is made for every kind of driving. It has a geographical adaptability that no other car of any price possesses.

Take the matter of weight—that, too, is important in more ways than one. The "Everitt 30" does not weigh to exceed 2,500 pounds—or about 300 pounds less than its nearest competitor.

Tire manufacturers prescribe weight limits for cars without their loads, and the "Everitt 30" will take its load and still be almost under the prescribed limit of weight.

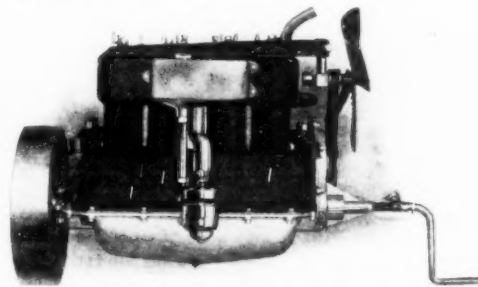
You know what that means—it costs a lot less for tires. And, by the same token, this light car will run the same distance in the same time as the heavier car, and at much lower cost for fuel.

In no other car on the 1910 market can you get so much automobile for your money as in the "Everitt 30."

Remember, it is not a cheap car elaborated; it is a costly car focused by adroit engineering, by skillful corner cutting, by special advantage of the newest factory and the oldest builders, down to the low cost of \$1,350.

And this has been done without the sacrifice of a single point in quality. Absolutely the best is to be found in every part of the "Everitt 30." It is not an assembled machine. It is built in its own factory by specially designed machinery, and under the watchful eyes of those who must and do stand back of it. This warrants the standardization of parts, and enables you, at any distant time, to replace instantly any part in your car without special fitting.

Here is a car which is worth waiting for. Once more we say that the "Everitt 30" is the greatest event in the automobile world. Look into it. Prove every word we have said about it. Find out more about the car and the men behind it than we can tell you here—and find it out for yourself.

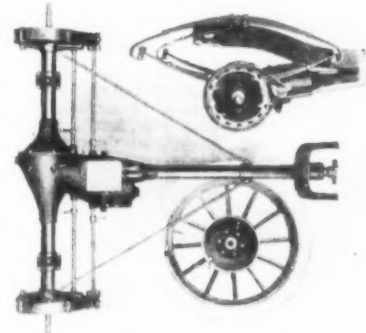


Right side of engine, showing extreme simplicity in construction.

SPECIFICATIONS "EVERITT THIRTY"			
Color	Royal Blue	Car	16 H.P.
Seating Capacity	Two, four and five persons	Body	4 inches
Clutch	Close	Stroke	4½ inches
Wheel base	110 inches	Coilings	Wire
Gauge	96 inches	Radio	Vertical tube
Tire Dimensions	34 x 3½ inches	Ignition	Jump spark
Brake Systems	Two sets contracting and expanding on both rear wheels	Electric source	Dry battery and magneto
Horse power	Thirteen	Drive	Shaft
Cylinders	Four	Transmission	Selective sliding gear on rear axle
Arranged	Vertically under hood	Gear Changes	Three forward, one reverse

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 NEW YORK CITY—The H. J. Koehler
 Sporting Goods Co.
 PHILADELPHIA—W. Wayne Davis
 CO.
 SYRACUSE—C. Arthur Benjamin
 INDIANAPOLIS—Motor Car Sales Co.
 DETROIT, MICH.—Security Auto Co.
 CHICAGO, ILL.—Guthrie Brothers Co.
 KANSAS CITY, MO.—P. S. Day
 MINNEAPOLIS—The McArthur-Zollars Motor Co.
 DENVER—The Johnston-Fletcher Motor Co.
 LINCOLN, NEB.—The Lincoln Automobile Co.
 SAN FRANCISCO—The H. O. Harrison Co.



Rear axle assembly, showing transmission incorporated on rear axle. The two brakes on the rear wheels are internally expanding and externally contracted on brake drum. In the upper right hand is shown the spring suspension.

METZGER MOTOR CAR CO.

DETROIT, MICH.

FIGHTING THE SNOWSLIDES

By C. F. CARTER

Author of When Railroads Were New

AFTER trying for twenty-three years the snowslides managed at last to get a train on the Canadian Pacific on the night of November 16, 1909. Lying in wait on the mountain-side in fearful Fraser River Cañon, as a terrier watches a rat-hole, the snowslide hurled itself upon a freight train just as it emerged from a tunnel, sweeping the locomotive and four cars into the icy torrent three hundred feet below, killing the engineer and injuring two trainmen. The fireman jumped in time. The slide missed an eastbound passenger train by half an hour.

Snowplows have been caught repeatedly, but trains, thanks to the ceaseless vigilance of the most resourceful band of men that ever enlisted for a war with the elements, have always escaped. For, of all trans-continental railroads, none has to wage such a struggle against snow as the Canadian Pacific. This is not because the precipitation is heaviest along its line, for the deepest total snowfall recorded in the Selkirk, where the greatest difficulties are encountered, was forty-three feet some inches in the winter of 1888-9 as compared with frequent aggregate depths of sixty feet along the Southern Pacific in the Sierras. Neither is the trouble due to altitude nor latitude; for the Canadian Pacific crosses the Selkirk divide at an elevation of 4351 feet as compared with 7017 feet, the altitude at which the Southern Pacific crosses the Sierras. The lower elevation of the northern line and the prevalence of the chinook winds offset the higher latitude, so that the climate in the Selkirks is substantially the same as that in the Sierras, more than a thousand miles to the southward.

Though the immunity of the Southern Pacific is partly purchased at the expense of building and maintaining thirty-three consecutive miles of snowsheds, the greater troubles of the Canadian Pacific Railroad are chiefly attributable to the exceptionally precipitous slopes of the Selkirks. So rugged are these mountains that heavy accumulations of snow will not lie upon their steep sides, but are hurled down by their own weight. Snowslides, which are occasional phenomena in all mountains, are of frequent occurrence in the Selkirks.

The Terror of the Selkirks

Snowslides are of two varieties, wet and dry, and of all sizes, from a few hundred cubic yards to a quarter of a million cubic yards or more. As the snow packs in the warm air into heavy masses weighing from twenty-five to forty-five pounds to the cubic foot, the bigger slides weigh anywhere from 85,000 to more than 150,000 tons. The speed at which they move varies, of course, with conditions; but eyewitnesses have estimated the speed of some slides they have seen at thirty miles an hour. Those who are fond of mathematics may get a working basis for their conception of a snowslide by figuring out the number of foot pounds of energy developed by a body weighing a hundred and fifty thousand tons moving at a speed of thirty miles an hour. Others may be content with the assurance that the smallest snowslides are large enough to destroy whatever may be in their way; while the big ones sweep forests and everything else before them in a swath that may be a quarter of a mile wide.

Dry slides, the White Terror of the Selkirks, occur only in winter when the snow is dry. After the big, feathery flakes have been falling continuously for four days to a week, as they often do, with not a breath of wind to sweep them off the more exposed slopes, the weight of an acre or so of this snow finally overcomes its powers of adhesion, and it lets go with a suddenness too swift for the eye to follow. Given a fair start and a clear track, a man, by running at right angles to its course, may sometimes get out of the way of a wet slide if it isn't too wide. This Brake-man Archie McCloud, who went back to flag a train near Ross Peak, in February, 1907, did in a three-hundred-yard dash; but no mortal ever escaped who chanced to be in the path of a dry slide.

So swift is the rush of a dry slide, so resistless its weight and bulk, that it creates a whirlwind or cyclone called the flurry, which accompanies it in its flight,

extending in front and on either side a hundred feet or so. The flurry is so violent that green trees a foot in diameter, caught in its vortex, are snapped off clean. Twenty years ago a railroad employee, whose name is now forgotten, was caught in a flurry. It carried him a hundred feet up into the air, twisting him around and around as if he had been a thread in a spinning mule, and finally hurled him aside, dead. There was not a mark of any kind upon him, but every bone in his body was broken.

Wet slides usually occur from March to May, when the softening snow, by alternate thawing and freezing, has become solidified into a mass nearly as hard as ice. Presently a rain loosens the grip of the snow and down it comes in fields that may be anywhere from a few feet to several hundred feet wide. Of course, all the snow along the path, together with the trees and loose rocks, is gathered up and added to its bulk, so that while the start of a wet slide may be deliberate, comparatively speaking, and its progress much slower than that of a dry slide, it has momentum enough on reaching the bottom of the slope to carry it two or three hundred feet up the opposite mountainside.

Scientific Snow-Fighting

The snowslide zone, so far as it affects the Canadian Pacific, extends approximately from Beavermouth at the eastern foot of the Selkirks, 2451 miles west of Montreal, to Selkirk Summit, a distance of twenty-two miles, and from thence to Albert Cañon at the western base of the Selkirks, twenty-four miles farther—although most of the difficulties are concentrated within a few miles on either side of the summit. Selkirk Summit is 1916 feet higher than Beavermouth and 2124 feet above Albert Cañon, giving an average grade of 87 feet to the mile on the eastern slope and 88½ feet to the mile on the western slope. The rise, however, is not evenly distributed, for there is a good deal of two and a half per cent grade, which is 132 feet to the mile. This necessitates the use of pusher engines, which are kept at Rogers Pass, one mile east of and 42 feet below the summit, and sent down in both directions to help trains up. This complicates operation and increases the difficulty of fighting the snow.

This battle with the snow, in which the railroad can never hope to win a lasting victory, but which must be fought anew every year, is conducted by methods that experience has crystallized into a science. Realizing from the unmistakable evidences of disastrous slides the nature of the struggle before it, the company sent men to pass the winter in the Selkirks before the road was opened, for the purpose of studying the snow. The information thus obtained was of little use in 1887, the first spring after the road was opened for traffic, because the company had not had time to make the necessary preparations. In that memorable spring the slides came down and buried much of the road through the Selkirks under many feet of snow, ice, rocks, dirt and broken trees, blocking the line for three weeks. Men were scarce on the eastern end of the road, so a gang of three hundred men started in from Revelstoke to hew their way east. It was a fearful task. Trees, some of them eighteen inches in diameter, embedded in ice and snow, had first to be dug out and then sawed up into lengths that could be handled. They were then loaded on cars and hauled out of the way, for the snow was so deep that the debris could not be disposed of on the spot.

Once the line was opened the company set to work with great energy to prepare for the next winter. D. D. Mann, a small contractor, and William Mackenzie, the owner of a little sawmill at Donald, just east of the mountains, were awarded the contract to build snowsheds over the track at points that seemed in greatest danger from slides. About seven miles of sheds were built, at a cost of three million dollars—for a snowshed must be built more solidly than a bridge. The profits from this snowshed contract provided Mackenzie and Mann with a working capital and a

taste for railroading that has made them president and vice-president of the Canadian Northern, now gradually expanding into a system that will ultimately extend from ocean to ocean.

As it did not seem practicable to roof in the entire forty-six miles of road from Beavermouth to Albert Cañon, the company stopped when the seven miles of sheds had been completed, and turned its attention to other precautions. Watchmen's houses were built at intervals of a couple of miles throughout the snowslide belt, and men were stationed in them to patrol the track, day and night, to watch for slides and for fires in the sheds. All the watchmen's houses were connected by telephone with each other and with the telegraph offices. As a watchman was never farther than a mile from a telephone, and as trains were not permitted to move except upon notification from each watchman that his beat was clear, the protection against danger from running into a slide or into another train was thorough.

The next thing the company did was to cache liberal supplies of food, stove coal and kerosene oil at every station and watchman's house in the snowslide zone, so that if a train should have the misfortune to be blockaded anywhere in the mountains it would never be more than three or four miles from supplies enough to keep the passengers comfortable until the road could be opened. These caches are still regularly renewed every autumn.

Last, but by no means least, a picked body of men was stationed at Rogers Pass, with a full equipment of snowplows and all the implements and material required to fight snowslides. A wing plow is sent over the road immediately ahead of every train so as to clear away the ordinary snowfall. These machines are huge plows mounted on a heavily-framed structure like a box car, with folding wings on each side that together cut a swath sixteen feet wide. The wing plow is pushed generally by a single locomotive. At a speed of twenty miles an hour it will throw the snow sixty to seventy feet from the track. A wing plow requires a crew of eleven men, the conductor keeping a lookout in a cupola at the front end and signaling his men, by means of gongs, to set out the wings or take them in and to raise and lower the flanges that cut the snow and ice away from the rails, and signaling the engineer by a gong or whistle.

A Wish Gratified

For cleaning up slides rotary snowplows are always held in readiness. The heavy knives on the wheel of the rotary will "eat up trees," to quote a railroad expression, when such things are encountered mixed up with the snow, but they will not make much impression on boulders; so, four or five men with iron rods thirty feet long work ahead of the rotaries, sounding the snow for rocks. Shovelers accompany the rotaries to clear away boulders and to make themselves generally useful.

All these precautions, backed by unstinted energy and long experience, have protected the road so well that no passenger has ever lost his life in the mountains; and, since that disastrous first spring when the company was necessarily unprepared, there have been few delays of any consequence—no more, in fact, than seem to be inevitable in the operation of a railroad anywhere. But this by no means implies that the history of the mountain section has been tame and uneventful, for immunity from disaster comes high. Volumes might be filled with the adventures and hairbreadth escapes of the chosen band of men who stand between the company and its patrons and the slides.

The story is told of an Englishman, name not specified, who, having heard much about the snowslides, spent much time on the observation platform going through the Selkirks on the lookout for one, at the same time expressing strong doubts of the danger of such phenomena and making himself generally obnoxious to the trainmen. While standing on the platform he dilated upon the impossibility of mere snow doing the things it was said to do with the wish: "Well, hi'd like to see one of the bloomin' things, ye know."

The words were scarcely out of his mouth when a big slide shot across the track with



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a thunderous roar not a hundred feet behind the train, burying the rails ten feet deep. The Englishman gasped for breath. Then he went inside, uttering the single word:

"Really!"

Whether the story of the Englishman's wish that was gratified in so startling a manner be set down as apocryphal or not, there can be no doubt at all about the case of a train, a dozen years ago, which was flagged by a watchman at Cutbank bridge on the eastern slope, about four miles from the summit. The train had barely come to a stop within a few feet of the bridge when a white smother came roaring down the mountainside and carried away the bridge. The train was started back to a siding, but had proceeded only a mile and a half when it was stopped by the discovery that Raspberry Creek bridge had just been carried away by another slide.

This Cutbank bridge, a single span of sixty feet about sixty feet above the bottom of the gulch, seemed to have an affinity for snowslides. It was barely completed when it was carried away by a snowslide or, rather, by the flurry accompanying a slide, for it was too high to be reached by the snow. Naturally, the company replaced the bridge as quickly as possible, only to have it carried away again by another slide. The rebuilding and destruction were repeated a third and a fourth time.

The Pure Cussedness of Snow

The carrying away of that bridge got to be such a regular thing that the company, with commendable foresight, stored the material for a complete new structure on the spot, so as to avoid unnecessary delay in replacements. But after the sixth bridge had been carried away the company concluded that the process was making too serious inroads upon its net revenues to keep that bridge built of timber, so bridge number seven was made of steel. The next slide that came along started the new steel bridge from its foundations, so that it had to be jacked back into position with much labor. The job was hardly completed when another slide came along and again started the bridge from its position. It was again replaced.

Then came a slide that tore the bridge down, crumpled it up into a wad and carried it down the gulch out of sight from the track. This made the company so angry that work trains were sent to put in an embankment at great expense where the bridge had been. This embankment was completed several years ago, but there has never been a slide at that point since.

This incident, doubtless, could be cited as circumstantial evidence that the Genius of the Snow, which takes a malevolent delight in worrying railroad men, recognized the futility of trying to carry away a heavy rock embankment.

The history of the place where Trainmaster Tom Downey was killed, half a dozen years ago, is similar. This spot, since named Downey, two and a half miles east of Albert Cañon, was a bad one for slides. The line here formerly hugged the southern slope. One day there was a slide that blocked the line. Superintendent Kilpatrick and Trainmaster Downey both accompanied the rotary and the crew of shovelers that were sent to clear it away. While they were at work a second slide came down behind them, shutting them in. As this increased the work to be done they kept at their task after dark. Experienced snow-fighters say this was a mistake, for it is impossible to keep a proper lookout at night.

At all events, a third slide came down, carrying the rotary, the locomotive, caboose and several cars in which were a number of Japanese shovelers down into the valley. Downey and a machinist were killed. Conductor Van Horne and brakeman Bradshaw were in the caboose when it went down, but they escaped with their lives. The Japanese were also dug out alive. Superintendent Kilpatrick and Trainmaster Crump chanced to be standing just outside the path of the slide, and so escaped.

Next spring the company moved the track at this point away from the mountainside out into the middle of the narrow cañon by building a heavy embankment three-quarters of a mile long. Since then there have been no more slides where once they were so frequent.

Still another incident of the same character occurred at Rogers Pass. Originally,

the town, which consists solely of an engine-house, coal-shed, station and the homes of the engine and snowplow crews, was located two miles east of the summit. At noon on January 31, 1899, the hostler started from his home to the engine-house. It was perfectly calm, as it usually is in the Selkirks. Suddenly the hostler heard a terrible roar and at the same time found himself blinded and suffocated by a violent blizzard. The wind seemed to come from above and below, as well as from all points of the compass at once, filling mouth, nose, ears, eyes and his clothes with snow.

When he could see the hostler looked for the engine-house. It was gone. So were the coal-shed and the station. The little village of Rogers Pass had been swept off the face of the earth, and in its place was nothing but a smooth, hard plane of snow a hundred and fifty feet ahead of the hostler. He understood then that he had just escaped one of the terrible dry slides that had come down from Hermit Mountain two miles away. The rails in the path of the slide, which was two hundred yards wide, had been shaved from the ties, as was ascertained later, and the roadbed had been covered to a depth of two feet with snow packed nearly as hard as ice. Several outfit cars were carried three hundred feet up the opposite mountainside and smashed into kindling wood; and a heavy consolidation locomotive, standing in the engine-house, was thrown on its side.

Several railroad men, who had been outside the course of the slide, now hurried up and joined the hostler in a search for the missing. As the agent and his family were nowhere to be seen the rescue party began by looking for the station. The place where it had stood was covered ten feet deep with snow. As soon as the debris of the building could be located digging was begun. In an hour a girl and a man were taken out, both badly hurt. Soon afterward the body of a man who had just died was found. After two days' hard work the bodies of six other victims, including the agent, his wife and three children, were exhumed.

Then the company ordered the station moved a mile nearer the summit, its present location. Since then there has never been a slide at the former site of Rogers Pass.

One of the veteran snow-fighters at Rogers Pass is an engineer, known from Montreal to Vancouver as Hogan. One might think that he was following his vocation because of the antipathy he bears toward the snowslides, for he hates them with all the fervent loathing with which the devil is supposed to regard holy water; but as a matter of fact he fights them for the less romantic reason that the climate and the work agree with his rheumatism.

Why Hogan Hates the Slides

Hogan's hatred of the snowslides is not without good grounds, for many a time they have come very near getting him. So far he has succeeded in outrunning them. If possible he gets his engine into a snowshed when he sees a slide coming his way; but if, for any reason, this cannot be done, he abandons his post and takes to his heels. He is not built on racing lines, for he is broad of beam and weighs nearly two hundred and fifty pounds; but his friends credit him with some remarkable records in getting out of the way of slides.

So numerous have been Hogan's races with the slides that it is considered an exquisite bit of humor to get up a pretended pool each season on the next event between Hogan and the snowslides. In Hogan's hearing hopes are expressed that he will lose the next race on account of his alleged unsportsmanlike conduct in dodging into snowsheds, it being held that this is not fair play, since the slides keep in the open, never entering a shed unless a big rock happens to punch a hole in the roof.

Just to show how humorous a race with a snowslide can be, one that occurred on March 15, 1907, may be described. About noon the watchman on the beat reported a slide between sheds numbers 11 and 12, which are on the eastern slope about two miles below the summit. Half an hour later the rotary plow, with the usual supporting force of shovelers, including twenty-five Japanese, was on the way to the scene, accompanied by the conductor of number 96, the crack eastbound transcontinental train, Doctor Hamilton, the company's surgeon at Revelstoke, and a few passengers who wanted to see the fun.

As it was not a very big slide an hour's work nearly cleared the road. The rotary had just been stopped while a log was being pulled out of the snow when the lookout gave an alarm. Instantly Williamson, the engineer, who was on the alert, put his engine in the back motion and opened the throttle, and the big consolidation locomotive started up the mountain toward number 12 shed, dragging the rotary after her as fast as she could turn her wheels. This proved to be barely fast enough to get the locomotive into the shed before the slide arrived. As the tip of the pilot glided into the shed the racing mass of snow snatched the rotary away, breaking the coupling and the heavy safety chains as if they had been straws. The engineer and fireman of the rotary, seeing that the plow would not reach the shelter of the shed in time, jumped to the ground on the downhill side and ran for their lives beside the locomotive. As the slide struck the rotary both men grasped the side rod of the engine as it was making a back stroke, and it fairly threw them into the shed, while flying lumps of snow pelted them on the back.

Doctor Hamilton, who was standing on the bank above the track, sped down the mountainside at right angles to the course of the slide until he reached the track beyond the original slide where he had good footing, and so escaped. The passengers who had come to see some excitement found all they wanted. Fortunately they were outside the danger line, but that did not prevent them from making excellent time back to Rogers Pass. Several railroad men were in the path of the slide.

How Cadden and Nolan Made Up

"When I looked up and saw that awful mass of snow coming," one of them told me, "it looked as if the whole mountain had been upended and was tumbling over on me. I knew what it meant to be caught in a slide, for I had been railroading up here several years. I started to run, but was caught by the flurry that travels some distance ahead of the snow, and bowled over. Then I knew it was all up with me. So certain was I that I was being killed that I actually experienced all the sensations of dying. In fact, I did die. My last thought on quitting the world was to speculate on how long it would be before my body would be found, and to feel bad because I probably would be such a mussy-looking corpse."

"To my great astonishment, when it was all over I found myself standing about twenty feet beyond the path of the slide, unhurt. So I came back to life and went to work to help any who might be less fortunate than myself."

"As good luck for us would have it, Billy Cadden, the watchman on the beat just below the slide, had been guilty of the highly-unprofessional act of intruding upon Watchman Nolan's beat to watch the rotary at work. Twenty years of professional jealousy, fanned by mischievous engine men who for their own amusement teased the two old Irishmen about each other, had embittered the watchmen to the fighting point."

"When Cadden was missed Nolan was the first to see a little tuft of gray whiskers sticking out of the snow and the most active in digging the wearer out. When Cadden was stood on his feet Nolan brushed the snow off him, then stepped back, folded his arms across his chest and, glowering at the intruder with his one eye, fairly hissed, nodding his head for emphasis at every word:

"Ye meddlesome tarrier, if ye had stayed on yer own bate ye wuddent have been caught!" Then suddenly assuming a mild tone he continued: "Now, thin, come to th' shanty and I'll make ye a cup of tay."

"This tame and hospitable termination of years of hostility so well known to us all was the anticlimax needed to relieve the overwrought nerves of those who had so recently died, yet lived. Everybody roared, then set to work to straighten things up."

The slide was found to have been one hundred and fifty yards wide, and the snow piled up about thirty feet deep. The rotary plow had disappeared utterly. After sounding the snow with long iron rods for four hours it was found at last four hundred yards distant from, and two hundred feet below the level of, the track. As nothing else could be done it was left there until the following spring, when a track was built down to it and it was rescued. Meanwhile, the crew returned to Rogers Pass, the reserve rotary with its crew took their places, and in twelve hours the line was clear.

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THRIFT

Straight Tips From an Insurance Agent

FOR more than fifteen years a life insurance agent, whose field is a factory town, has made thrift counsel part of his selling method, devising interesting schemes of saving for people to whom he sells policies. The town is not large, so he can keep track of everybody. His policyholders are chiefly wage earners, with incomes from ten to thirty dollars a week. Suggestions are usually based on the individual habits of the man for whom he plans. Now, a prospect admits that he ought to have some insurance, but doesn't see how he can meet the payments. The agent shows him that thrift is just management, and points out a way after discussing the prospect's finances. Again, he often gives a mechanic or clerk a thrift plan and waits several months, until there are results, before getting application for a policy.

A machinist, earning twenty-one dollars a week, admitted that saving was possible for some men, because he had seen them put away money out of a dollar a day. But he thought he wasn't one of the saving kind himself. Several times he had got as far as opening a bank account, but whenever his balance ran up to thirty or forty dollars some unforeseen emergency arose and wiped out the surplus. In one case it had been a doctor's bill. In another he and his wife had bought winter clothes.

"Why have any unforeseen emergencies?" asked the insurance man. "You live in a rented house, with no repair bills or taxes to meet. It is easy to keep your rent and food inside reasonable limits and to provide for sickness and clothes."

On the advice of the agent the machinist began apportioning his wages every Saturday, first giving his wife thirteen dollars and fifty cents, out of which she was to keep up the table, pay the rent of fourteen dollars a month, and find her personal spending money. The machinist kept two dollars and fifty cents himself for spending money, family amusements and the like, and five dollars was put into a savings bank. Of the latter sum it was understood that two dollars a week should constitute a fund for clothes, and one dollar a week a fund for emergencies, while the remaining two dollars was savings, to be left alone under all conditions. If he and his wife managed to buy clothes out of their personal spending money, the amount of such purchases would be checked off the clothes fund in bank and left there as savings. If nothing drew on the emergency fund that was also left in bank.

Pennies in the Powder Can

This gave them a minimum saving margin of at least one hundred dollars yearly, and a possible margin of two hundred dollars or more. It also divided their ordinary expenses into a number of items, so that all outgo could be watched in detail. The scheme was interesting the first year, and they saved one hundred and seventy-five dollars. This snug balance added to the interest the second year, and they saved more. During the third year the machinist got a better job, with higher wages, and all the increase in income went into their saving fund. During five years the plan has accumulated more than a thousand dollars, besides carrying life insurance.

Another man had often thought he should save something, but somehow never just seemed to get started.

"Well, start saving pennies," suggested the life insurance man. "Put away every copper cent you get in change, or every one bearing an even date or an odd date, or drop so many into a box every night—make some sort of rule governing pennies and save those alone. Don't put any other coin into your box—stick to pennies for six months. Don't deposit them in a bank, but keep them at home where you can see them every day. Don't change any of them into silver or bills."

The man took this advice as a joke, but began saving pennies in a haphazard way. When a couple of hundred had accumulated in an old baking-powder can, however, they made quite a showing, and he worked at the thing with more interest. His wife

became interested, too, and helped. Because of the rule that nothing larger than a cent was to be saved they both had to scheme to get pennies in change. That was a vital point in the plan. Because the pennies could not be changed into larger coins their purchasing power was lost sight of, and so the hoard was not broken into.

At the end of six months they had three thousand six hundred and eighty pennies. Then a bank account was opened with thirty-five dollars, and they began all over again. This time they thought they might as well save nickels, but the insurance man advised against that, as pennies made a more impressive showing and were easier to put aside. So they stuck to the penny scheme twelve months longer, by which time there was a balance of one hundred and twenty dollars to their credit. Then, on the agent's advice, the penny plan was dropped and a regular sum put into the bank weekly instead. The penny plan had served its purpose—namely, to get them interested, show that a margin for saving existed, and to center attention on family outgoes in order to preserve that margin.

The Man Who Couldn't Save

One of the most successful plans, worked out again and again in various forms, was that proposed to the thrifty man who had just bought a home with savings. The agent kept a close watch on real-estate transfers, and would approach the new home-owner with the suggestion that he take out additional life insurance covering the balance due on mortgage, which was usually between one and two thousand dollars.

"Why, I have a fifteen-hundred-dollar policy already," the prospect would say in surprise, "and just now we must economize and clear off this mortgage. Our cash has all been paid on the place, we must meet taxes, repairs and fire insurance, and every odd dollar we can get hold of will go into improvements. This is no time to be taking out more life insurance."

"If anything happened to you now," reasoned the agent, "your present policy might not yield enough to clear off the mortgage after you were buried. To take out a new policy covering the amount of your mortgage will cost between fifty cents and a dollar a week. That isn't much more than taxes. Taxes are gone forever when paid, whereas this policy would give you peace of mind and also be a savings fund. You feel that your obligations for the next few years are likely to keep you busy, eh? Well, let your wife assume this policy, then. It is for her protection. She can meet the premiums out of money saved from her table allowance. Put up a poultry run on the back lot and let her charge the household with the eggs and chickens eaten. The children can take a hand under her supervision, carrying newspapers or doing other odd jobs. When the mortgage is lifted you can take over this policy yourself. It will almost double the amount of your investment in a home."

Another excellent way of planning for the man who said he couldn't save anything was to ask him to keep close track of his expenses for two or three weeks, even to pennies. Then the insurance agent went over the account and pointed out a margin for saving. The man who couldn't save would, perhaps, find a paying investment in a loud, continuous-ringing alarm clock that had to be shut off, for he was late in getting to work four mornings in the week, and was docketed for lost time, or spent money riding where he would have walked had he been out of bed on time. There was often an outgo for patent medicines offering a snug margin for savings—nostrums taken habitually to cure some fancied ailment, or as a vague means of keeping well.

"Buy a punching bag," advised the agent, "and pay into the savings account five cents for every minute you use it."

Treating, too much tobacco and other personal waste would often be shown up, in which case the scheme would take the form of a game of solitaire between the

man and himself, to see how little he would indulge a too costly habit. There was always some way to get a dollar a week out of even a slender income when the outgoes were shown up in this manner, and without encroaching on necessities or amusements, either.

Other savings schemes were based on mechanics' overtime wages, an item of income that is pretty constant in prosperity, yet seldom turned to account. The extra money in the pay-envelope Saturday represents hard nightwork, and the man who has earned it feels entitled to some indulgence, so that usually it is all spent. Overtime pays more than regular wages in most factories and shops, being half as much again. The man whose regular wage is thirty cents an hour gets forty-five for overtime. Some men can put half their overtime money in the saving fund, others put away two-thirds and spend the rest on recreation, while still others who have a margin for saving in regular wages put all the overtime away and finance a theater party out of that margin. The insurance man always provided for amusement in these overtime plans, because the extra money earned represents extra exertion, and there must be enough play to make good the overdraft on a man's capital of energy.

One of the most skillful workmen in that town was a young mechanic, unmarried, who earned wages higher than were paid anybody else in his line and had saved several hundred dollars. But he refused to take out-life insurance.

"How much do you expect your wages to advance the next five years?" asked the insurance man. The mechanic admitted that he didn't expect them to advance at all, because he already earned more than was ever paid for the kind of work he performed.

"You're not managing your money very shrewdly, then," insisted the agent, "or you'd be investing some of your surplus in future earning power. How has the big factory you work in been built up to its present size? Why, by putting some of the earnings back into the plant, buying better machinery, paying better wages for better labor and supervision. You ought to invest ten per cent of every dollar you earn in the improvement of your personal plant. Get technical knowledge. Take a vacation once or twice a year, visit other big plants and compare methods. Spend money for your technical journals and technical books." This advice was followed, with the result that, on about ten per cent expenditure of wages, backed by extra work and study, the mechanic, in three years, increased his earning capacity a hundred per cent, for he became foreman. Today he is still investing part of his earnings in personal "plant," and is on his way to be assistant superintendent.

Shears Were Sharp

ARIPPLE of amusement flowed across the Atlantic some time ago when a London publisher, having announced a new edition of the Poems of Francesco Petrarca, received a communication from an alert clipping bureau of New York, stating that the firm had its eyes on the world, and that if Mr. Petrarca wished to know what the American press thought of so promising a poet, all that it was necessary for the British publisher to do was to forward an advance fee of five dollars. Yet a clipping bureau that can recognize the value of poetry that has withstood the test of half a thousand years and more seems to be wiser than it knows.

Possibly it was another bureau that the United States Fish Commission ventured to patronize. The ichthyologist in charge wrote that they wanted all clippings containing mention of fish, and the contract was made on the basis of the number of clippings secured.

Just at that time there was trouble in the Union Pacific, and the first bunch of clippings, which bulked large, contained several hundred references to Stuyvesant Fish.

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The Democrats and the Tariff

(Concluded from Page 9)

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"All of these articles and thousands of other articles of like character were included in the one hundred and thirty-seven year-and-nay votes taken and recorded in the Senate and herein set forth."

To the statement so frequently made that the Democratic Senators by their votes had aided the leaders of the Republican Senators in the enactment of protective duties these one hundred and forty year-and-nay votes—covering, as above recited, almost the entire range of dutiable articles—are a complete and sufficient answer for any one who in reality desires to know the truth.

There were several instances, very few in number, where the Democratic Senators were divided and, in part at least, voted with the Republican Senators in fixing rates of duty. But these were instances when the Republicans themselves were voting for what were indisputably moderate rates of duty—rates of duty which Democrats could consistently and properly support as revenue rates if they were in power and themselves engaged in framing a revenue tariff bill.

This occurred in the three items of rough lumber, hides and iron ore. The duties proposed to be imposed on these three articles were not only low revenue rates, but were in their amount and in their effect upon the expenditures of the people of the country absolutely insignificant, a mere bagatelle, as compared with the great mass of articles of every-day and universal use by the people generally, upon which exorbitant protective rates of duty were imposed in the remainder of the bill, and which the Democratic Senators sought to correct in those one hundred and forty year-and-nay votes for low duties.

Sky-Scraper Duties

In neither case were the differences between Democratic Senators as to the rates of duty on either of these three articles on the line between a protective duty on the one side and a revenue duty on the other side. The highest rate of duty voted for by any Democratic Senator on either of these three articles was below the rate which could be claimed by any one as a protective rate. It was in each case a legitimate difference in judgment as to the imposition of a revenue rate of duty on the one side or the admission of the article free of duty on the other side. In these legitimate differences no question of a protective duty was involved.

Voting against legitimate revenue duties yielding proper and needed revenues could not be defended by Senators who thus regarded them, on the ground that while thus legitimate these duties were, nevertheless, obnoxious because supported by Republican Senators.

In the case of rough lumber the highest rate of duty voted for by any Democratic Senator was about eight per cent *ad valorem*, while other Democratic Senators voted to put it on the free list.

In the case of hides some Democratic Senators voted for a duty of fifteen per cent *ad valorem*, while other Democratic Senators voted to put them on the free list. And upon iron ore some Democratic Senators voted for a duty of ten per cent *ad*

valorem, while other Democratic Senators voted to put it on the free list.

All of these highest rates voted for on either of these articles were moderate revenue rates. They stand in strong contrast with the extreme protective duties found throughout the law as enacted—such as one hundred and sixty-five per cent *ad valorem* on blankets; flannels for underwear, one hundred and forty-three per cent *ad valorem*; wearing apparel, eighty per cent *ad valorem*, and so on in cases of innumerable articles of common necessity, the rates upon which can only be justly characterized as ruthless extortion.

The opponents of protective duties may consistently differ in determining what particular rates of duty shall be fixed, so long as they are each revenue rates, or in determining, further, whether the articles for special reasons shall be placed on the free list. Such differences are in harmony with the celebrated Walker report of 1845.

Since the adjournment of Congress some who are more distressed by the low revenue tariff of eight or ten per cent on rough lumber or iron ore than they are concerned about the protective tariff of one hundred and sixty-five per cent on blankets, and a thousand other rates of like character, have, in criticising the votes of Democratic Senators, inquired where the record is upon which Democrats may hereafter ask the votes of the people.

The Democratic Fight

To such persons, whom it would be charitable to designate as ill-informed, it might be replied that, during the long, weary summer months, when others who now make this inquiry were perhaps engaged in more leisurely and gainful pastimes, the Democratic Senators were day and night striving to their utmost, as shown not only by their utterances in debate, but by their votes, to relieve the people from the burden of the grievous taxation found in increased prices upon the articles which were embraced in the one hundred and forty year-and-nay votes taken and recorded in the Senate, as herein set forth, and upon the thousands of other articles of like character. And it might further be said that these articles constitute the great mass of articles of every-day use by the people, including articles of necessity, articles of comfort and articles of reasonable indulgence. Such inquiries will find upon unprejudiced examination that within the subjects dealt with in these one hundred and forty propositions disposed of by these one hundred and forty year-and-nay votes are included the raiment and the food of the people, the furnishings that make the comforts and the modest elegancies of their homes, the appliances with which the merchant and other business and professional men conduct their business, the machines and the tools and the implements of the farmer, the mechanic and the laborer, as well as the moderate but innumerable articles required by the great army of salaried men and men of small incomes for the comfort and well-being of their families.

The articles embraced in these one hundred and forty propositions constitute the essential things in the life of the people, to procure which makes up the well-nigh intolerable expense in their daily living. It was from the burden of this increased cost in this wide range of articles that the Democratic Senators strove unceasingly to relieve the consuming American public.

The writer of this article is entirely familiar with the tariff debates in Congress pending the discussions both of the Wilson and the Dingley bills, and with the debate on the Payne-Aldrich bill as well. Such parts of these debates as he did not personally hear he has in the past carefully read; and he takes occasion to say that, leaving out of the estimate such part as he himself bore, the tariff debate in the recent extra session of Congress, in which the Democrats in the Senate and House bore their full and equal part, was, in the thorough and analytical discussion of the principles of tariff taxation and of the raising of revenues for the support of the Government, fully the equal, if not the superior, of the tariff debates on either of the former occasions. For the correctness of this estimate he confidently challenges the judgment of any competent and impartial person who will undertake carefully to make the comparison.



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SENSE AND NONSENSE

Belinda Binklewort—A Tragedy

I—THE PLOT

HE hissed in rage: "Come, list ye, maid!" A hisser bold was he, whose hisses were his stock in trade, as we shall come to see. "Come, give me ear or you shall rue as long as you shall live." And she, poor girl, what could she do? She had no ear to give!

She wept beside the rustic gate, but what were tears to him? "I must possess this vast estate!" he hissed in accents grim. "Now, list ye, maid," he cried again—so twice she had to list; and as she listed once again, through the thick gloom he hissed:

"Tonight, at ten o'clock, when all the household is in bed, arise and follow down the hall while earth in sleep is dead. The Safe stands in the library—a massive safe of steel. Nine, six, eleven, twenty-three—those are the numbers! Feel your way along and light no lights—just swing the window wide; and when you think the time is right, then I will come inside.

"Aha! You shrink and tremble, girl—but fail me not; for, true as day, I vow the Noble Earl of Cockadoodledoo shall know the secret of your life from my own lips! Beware!" And back into the gloom he slips and leaves her standing there!

II—THE STRUGGLE

WHO was this man? I hear you say. A villain, deeply dyed; cut on the latest style and plan, all wool and one yard wide. He was the Great Lord's Erring Son, and had been reared with pride; but Dr-rink its victory had won, and he was on the slide.

Belinda Binklewort she was, the maid to whom he spoke. She was his twenty-second Coz, and, oh, her heart was broke! The cup of sorrow was her share—she drank it to the dregs; for well she knew the Safe was where they kept the real Fresh Eggs! The hens were laying one a day; but if he stole them then, what prophet in the world could say when they might lay again?

But, ah, the secret! Should he tell the Earl of Doodledoo, her fiancé, she knew full well her tale of love was through. He was a haughty, haughty Earl, whose mustache curled with pride, and she was just an Orphan Girl with naught of wealth beside her golden locks and creamy cheek—and if he once should learn the secret that her Coz could tell, he never would return!

III—THE VICTORY

SHE wrung her hands and looked about for help in her dismay, and when she had her hands wrung out she wrung the other way. Her duty 'twas to save the Eggs, for they were priced above the Great Lord's plate; but oh, the dregs of disappointed love that she must drain if she should fail to do the villain's will! Her cheek so fair grew ashen pale, her heart stood almost still!

Then slowly to the house she turned, the reasons for which were the house was wholly unconcerned and would not turn to her. And need I say her life was blight, her soul with anguish dumb? I only need to say she quite forgot to chew her gum!

But when into the house she went her firm resolve was made; and though her head in grief was bent, her soul was unafraid. And calmly she took off her hair and on the bureau which was near she laid it and went there—asleep beside the switch!

IV—THE PLOT FOILED

AND so all night the Erring Son beneath the window crept; the clock struck midnight and then one, and still Belinda slept. "Now, kuh-hurses on her!" then he cried. "She is a faithless jade!" And through the pantry window tried to reach the marmalade.

The night was chill. Impatiently he lay to watch and list. And then it rained—such as might be much better to be mist! "Aha! you have betrayed me, girl," he muttered with an oath. "Tomorrow I

shall tell the Earl and that will end us both!"

But still he lay till three o'clock and waited on till four, until the crowing of the cock; and with his heart full sore he slunk into the near-by wood, a baffled, beaten man, and made such breakfast as he could from a tomato can.

And when it came the afternoon he donned his calling dress and sought the Noble Earl eftsoon on his vile business. The footman gave a surly look—the villain's smile was bland—and though he was a footman, took the card within his hand. "A moment's interview," it said, "that you may know the sort of girl is this that you would wed—Belinda Binklewort!"

V—THE SECRET

THE Noble Earl was in his eggs and freshly from his bath. His head ached with the morning dregs of last night's aftermath. "What knowest thou of Binklewort?" he roared in accents fine. The villain said: "I'll take some port and soft-boiled eggs for mine."

And then he let the Secret out—the story of her shame: How all the hair she wore about was only hers in name. How she had yards and yards of switch and pounds and pounds of curls, until she knew not switch was which and which some other girl's. How she had puffs from Gay Paree and frills from Sunny Spain, and sausages from far Chinese or Frankfort-on-the-Main.

Ah, then the Noble Earl was bowed in grief and shame and he sobbed like a stricken man aloud and cried: "My Family! How will they bear the fell disgrace that comes to us today!—Belinda, you have naught but face—your hair has fell away!"

VI—THE SEQUEL

THE Noble Earl went raving mad, and, like the Lorelei, Belinda sits, a maiden sad, where passing ships go by. And when the watching mariners see her comb out her hair they cannot tell you which is hers and which is grafted there.

The Erring Son is long since lost to all the haunts of man, perchance by some far billows tossed in his tomato can.

And though Belinda's love is dead, and though she tastes the dregs of life, be blessings on her head—she saved the Great Lord's Eggs!

—J. W. Foley.

The Old Subscriber

I've put up and subscribed till I'm jagged,
All the way from ten dollars to cents;
I've been "touched," I've been "worked,"
I've been "tagged,"
And the pressure on me is immense.
I've been ticketed, socialized, pink tea-d,
For heathen and less favored folk,
And my purse has been open to Need
Till now it is I who am broke.

I have built orphan homes and town halls,
"Put up," "come across" and "made good";
I've helped repair Jericho's walls
As far as my little mite would.
"Patronized" local talent in art,
Been "in" on subscriptions galore,
Because I've had never the heart
To show any one to the door.

I have bought Christmas cards for Chinese,
And subscribed for new pews in the church;
I have helped out the far-off Burmese,
I couldn't leave them in the lurch.
I have reared drinking fountains that ought
To make the horse rise and cry blessed;
There isn't a corner or spot
They haven't put me to the test.

I'm the one and original soul
Who said: "Put my name down for five."
I'm the real *sumum bonum*—the goal
Of every cash-seeker alive;
Just look like Hard Luck on the shoals
And rattle a paper at me—
I'm the Past Grand High Priest of Good
Souls,
The real "Old Subscriber"—E. Z.

A Place of Business

FRED MILLER, the Spokane attorney who was associated with Clarence Darrow in the defense of Haywood, Moyer

and Pettibone for the murder of Lieutenant-Governor Steunenberg, of Idaho, at Boise, three years ago, is growing bald. A friend remarked upon it recently. The remark was not meant in any spirit of malice, but Miller took the occasion to explain.

"I would have you know," he said, "that my head is a dome of thought and not a rendezvous for hair."

The Modern Mother Goose

THE DIETIST

There was a fat woman,
And what do you think?
She learned in a paper
That victuals and drink
Were making her fat, so
She went on a diet,
(And gained twenty pounds
She admits on the quiet!)

POETICAL TOM TUCKER

Little Tom Tucker
Sings for his suppers,
Where will he land?
Right on his uppers.

THE CELESTIAL SWEEPER

Whither, oh, whither does Wilbur fly?
To sweep the cobwebs out of the sky,
And he'll be back again by-and-by!

The Miner

The old prospector he finds the claim,
The young surveyor he marks the same,
And the carpenter builds the gallows frame,
And the teamster he hauls the coal.
The foreman tells 'em the way to do,
The engineer hoists a cage or two,
But listen to this I'm a-tellin' you—
It's the Miner who digs the hole!

Colonel—another bowl!
I'm dry as a roasted soul;
I've had to choke
On powder smoke.
My teeth are full of the rock I've broke,
For I am one poor son-of-a-gun,
A Miner who digs the hole!

When the Lord first planted the copper ore
He said: "I'll pack it away in store
Where nobody'll get it out no more,
Unless he's a human mole."
But He reckoned without the Miner man,
Who isn't built on the regular plan,
And so, since the bloomin' earth began,
The Miner he digs the hole!

Colonel—another bowl!
My tongue is black as a coal;
And my ears still sound
With that fall of ground
That nearly caught me the second round;
For I am classed with the boys who blast—
The Miners who dig the hole.

He must work in gas and see in the dark,
The music he hears is the air-drill's bark;
It isn't no "picnic in the park,"
It isn't no cinch he's stole.
He's carpenter, plumber, machinist—yes,
A sort of surveyor, too, I guess;
A little of everything more or less,
The Miner who digs the hole!

Colonel—another bowl!
I'm fat with my pay-day roll,
With rent and such
It ain't so much.
But I'm glad I'm walkin' without a crutch!
For I am one poor son-of-a-gun,
A Miner who digs the hole!

There's the fire to fight and the "miners' con,"
Rickety ladders to step upon,
A missed hole found—and a miner gone,
And you'll hear the church bells toll.
But hell!—we've got to "make her pay!"
And we get our three and a half a day,
So, have another on me, I say!
You Miners who dig the hole!

Colonel—another bowl!
Heaven's our final goal!
The mines are hot,
But they're all we've got,
And they'll last a while, as like as not,
And we are the ones—poor sons-of-guns—
The Miners who dig the hole!

—Berton Bealey.

A Correspondence Education Without Cost

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PERHAPS the best answer to the query is the fact that one institution, The International Correspondence Schools of Scranton, Pennsylvania, has enrolled about a million and a quarter students, living all over the world.

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has added this institution to the list of those in which a full course of instruction is offered in return for a little work in leisure hours.

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Editorial Bureau

The Curtis Publishing Company
Philadelphia, Pennsylvania

YOUR SAVINGS

The Period of Disbursement and Reinvestment

JUST about the time this article appears investors everywhere will be receiving checks for the dividends on their stocks or will be cashing in the interest on their bonds. January first marks one of the two most important investment disbursement periods of the year, the other being July first. Of course, interest coupons are coming due every month, but more are paid in January and July than in any other months. The same is true of stock dividends. In addition, bonds come due at the beginning of the year, and the general result is that a large sum of money is let loose and it must seek reinvestment.

You get some idea of the scope of this disbursement when you find that the total sum paid out each year in interest and dividends is more than \$1,500,000,000. Of this huge sum about \$200,000,000 is disbursed on January first and an equal amount on July first. More than half comes from the railroads whose securities are the backbone of conservative investment. Twenty years ago this investment harvest was gathered in by comparatively few people, mainly the so-called rich, the banks, trustees and institutions. Today two million investors share in it, proof of their thrift and foresight.

The organization of investment has made it easy for the remotest investor to obtain the fruits of his investment. If you own a share of stock and are a stockholder of record, which means that your name is on the company's books, you get a check for your dividend by mail. Here is where one advantage of buying stock outright comes in. When you buy outright and really own the stock, you get the dividend.

In the case of a bond there are two ways of obtaining interest. If the bond is registered as to principle and interest a check for the interest is mailed to the bond owner; if it happens to be a coupon bond the owner must cut off the coupon for the interest date, which is plainly engraved on it, and then cash it in. A coupon of any good bond is almost like legal tender in that it may be deposited in a bank. Almost any bank will accept such a coupon as a valid deposit, and credit the depositor's account with the amount it represents.

A bond coupon may be cashed any time after the interest date, but it is not advisable to delay. If a bondholder should, by some circumstance, forget to cash in his coupon, there is no reason for him to be worried, because every railroad or corporation must set aside a certain sum each interest date to meet every coupon due at that time, and this money is not disturbed. Sometimes coupons are paid many years after they fell due. This happens in cases where misers have hoarded away bonds just as if they were gold or currency. An ignorant woman once papered her dining-room with coupon bonds and then wondered why she never got any returns on her investment.

The only time that interest ceases on a bond is after it is "called" for payment. Many bonds are issued on the condition that the company bringing them out can call them at a certain price with interest. After this call date no more interest is paid on them.

Whether the small investor receives twenty-five dollars as the semi-annual interest on a bond that represents the savings of years, or whether a business man gets thousands of dollars in dividends and interest, the question of what to do with this investment return is an important one. Men like John D. Rockefeller, who receives more dividend money than any other man in the world and whose dividends from his Standard Oil holdings alone amount to \$10,000,000 a year; like George F. Baker, who receives \$2,000,000 in dividends a year; W. K. Vanderbilt, who pulls down \$2,034,000 in dividends, or Henry C. Frick, whose dividends alone net him in the neighborhood of \$1,750,000—men like these generally know what to do with the funds received at the period of disbursement. But what is the small investor, the one who only gets twenty-five dollars or fifty dollars, to do?

There are various good rules for him to follow, but the first and foremost may be summed up as follows: Put back into

investment every dollar that you get out of investment. No sum is so small that it cannot go back to work and earn a little more. Take the investor who owns one five-percent \$1000 bond and who gets twenty-five dollars interest on January first. Many men think that this sum is too trivial to invest. But if the bond owner will put this in a savings-bank that pays four per cent, and do the same thing with each succeeding interest coupon, he will be surprised at the results. These deposits, together with his regular savings, will soon enable him to make a second investment. Many people have no investments, because they think they must wait until they have a thousand dollars. You can get good one-hundred-dollar bonds. Many small cities and towns issue them, and roads like the Norfolk and Western, the Chicago, Burlington and Quincy, the New York, New Haven and Hartford, the Western Pacific, the Colorado Southern, and corporations like the General Electric Company and the American Tobacco Company issue them. Bonds of the denomination of \$500 may be had very easily. Therefore, it is not difficult to accumulate investment.

There are other ways of employing your bond interest constructively. It may be used as a cumulative fund for your children, and represent a handsome sum when the child becomes of age or is about to be married. Take fifty dollars, the annual interest on a thousand-dollar five-percent bond. If the interest is payable January and July, it means that twenty-five dollars can be deposited in a savings bank twice a year. At four per cent this interest would amount to \$129.47 in eighteen years. If this fund had been started for a child at its birth it would, with the addition of the proceeds of the sale of the bond, pay for a college education or buy a trousseau. The whole lesson of this concrete example is simply that money received from interest or dividend should be made to work, and should not be diverted to any other use.

The present period of reinvestment finds high-class bonds cheaper than they have been for some time. This is due to the fact that, because of the rapid business expansion which has absorbed much wealth, rates for money have been high. At such times individuals and banks would rather lend their funds at the prevailing rates than buy bonds. Many sell bonds in order to obtain money to lend out. It results in a diminishing demand for bonds and a corresponding decrease in price. But money usually gets cheaper after the first of the year, and this will mean a demand for bonds and they will advance in price. The investor, therefore, will do well to order his bonds now and take advantage of the prices that are favorable to good yields.

If you have not yet received your interest or dividend, but want to get your order for bonds in now, there are investment houses that will set aside bonds for you on the payment of a nominal sum like fifty dollars. Later, when you are ready to conclude the purchase, you have the bond secured at a price that will, in all likelihood, be lower than the prices that will prevail then.

At this season it is interesting to see just what obligations come due during the new year, because out of the provisions to meet them come fresh opportunities for investment. One feature of 1910 will be the immense amount of maturing short-term notes. Many of them were brought out in 1907, when money rates were so high that the railroads and corporations could not afford to issue long-term bonds. These notes were widely bought by investors. The only disadvantage of such investment is apparent now when, by reason of their quick maturity, the holders of notes face the problem of reinvestment.

The most important note issues that mature in 1910 are as follows:

NOTE	WHEN DUE	AMOUNT
American Telephone & Telegraph Co.	5s Jan. 1	\$25,000,000
New York, New Haven & Hartford	5s Jan. 9	3,500,000
New York Central & Hudson River	5s Feb. 1	25,000,000
Lake Shore & Michigan Southern	5s Feb. 1	15,000,000

NOTE	WHEN DUE	AMOUNT
Michigan Central	5s Feb. 1	\$10,000,000
Southern Railway	5s Feb. 1	15,000,000
Chicago & Western Indiana	5s Feb. 1	8,000,000
The Hudson Co.'s	6s Feb. 1	15,000,000
Pressed Steel Car	5s Feb. 1	500,000
Missouri Pacific	6s Feb. 10	6,000,000
Detroit United Ry.	5s Feb. 15	2,000,000
Interborough Rapid Transit	5s Mar. 1	10,000,000
American Beet Sugar (Certificates)	6s Mar. 1	3,000,000
Lackawanna Steel Co.	5s Mar. 1	10,000,000
Wood Worsted Mills	4 1/2s Mar. 1	500,000
Louisville & Nashville	5s Mar. 1	6,500,000
Atlantic Coast Line Railroad	5s Mar. 1	5,000,000
Chicago Edison Co.	5s Mar. 1	5,000,000
The Pennsylvania Railroad Co.	5s Mar. 15	60,000,000
Wabash Railroad	4 1/2s May 1	7,000,000
Norfolk & Western	5s May 1	7,500,000
Bethlehem Steel	6s July 1	500,000
Chesapeake & Ohio	6s July 1	5,000,000
Massachusetts Electric Companies	4 1/2s July 1	3,500,000
Mexican Central	5s July 1	35,000,000
Westinghouse Electric & Mfg.	6s Aug. 1	6,000,000

Among the bond issues that mature are the following:

BOND	DATE	AMOUNT
Chicago, Milwaukee & St. Paul, Minnesota Division First	6s Jan. 1	\$7,432,000
Chicago, Milwaukee & St. Paul, Hastings & Dakota Division	7s Jan. 1	6,670,000
Chicago, Milwaukee & St. Paul, Chicago & Pacific Division First	6s Jan. 1	3,000,000
Chicago, Burlington & Quincy, Burlington & Missouri Division	4s Jan. 1	3,347,000
Illinois Steel Debenture	5s Jan. 1	2,872,000
Atchafalaya Debenture	4s Feb. 1	2,500,000
Southern Pacific of Arizona	6s Mar. 1	4,000,000
Edison Illuminating Co. First	5s Mar. 1	4,312,000
Chicago & Northwestern, Northern Illinois Division First	5s Mar. 1	1,500,000
Louisville & Nashville, Southern & Northern Alabama Second	6s April 1	1,860,000
Niagara Falls Power Debenture	6s April 1	3,000,000
Cleveland Electric Illuminating Co.	3s April 1	1,700,000
Cleveland Electric Illuminating Co.	6s May 1	1,500,000
Chicago, Rock Island & Pacific, Collateral Trust (Series H)	4s May 1	1,494,000
United Railways of St. Louis	5s May 1	1,948,000
Southern Pacific Collateral Trust	4s June 1	7,253,000
Central of New Jersey (Lehigh and Wilkes-Barre Coal Consolidated)	4 1/2s June 1	12,175,000
Reading First	6s July 1	1,512,700
Pennsylvania Canal General	6s July 1	1,948,000
Jeffersonville, Madison & Indianapolis (Pennsylvania) Second	7s July 1	1,967,000
Chicago, Milwaukee & St. Paul, Mineral Point Division First	5s July 1	2,840,000
Louisville, New Albany & Chicago First	6s July 1	3,000,000
Pennsylvania General	6s July 1	19,997,820
Reading Loan	6s July 1	1,512,700
St. Louis and San Francisco, St. Louis, Brownsville & Mexico First	5s Nov. 1	3,000,000
Great Northern, St. Paul, Minneapolis & Manitoba	6s Nov. 1	4,222,000

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One interesting phase of the new financing is that such great systems as the Pennsylvania, the New York Central and the New York, New Haven and Hartford have arranged to issue new stock instead of new bonds to meet claims that come due. Ordinarily these roads would bring out bonds instead of stock. The reason advanced for the new move is that by issuing stock the roads will eventually own their property and be clear of a funded debt.

The Pennsylvania has authorized an issue of \$80,000,000 of new stock which will be available to present stockholders of record at par. The par value of the shares is fifty dollars. No stockholder will be permitted to subscribe to more than twenty-five per cent of his holding. This means that for every four shares of Pennsylvania stock that he holds now he can get one share of the new stock. Payments for the new shares may be made in installments. The new stock will be subject to six per

cent dividend from the date of the payment of the first installment. The proceeds of this new issue will be devoted to meeting the \$60,000,000 note issue and the \$19,000,000 of bonds that come due in 1910.

The New York Central will issue \$44,658,000 of new stock which will be offered to stockholders at par. The proceeds will be used to pay \$25,000,000 of maturing notes and the remainder will be expended on equipment and improvement.

The New York, New Haven and Hartford issue aggregates \$50,000,000. Stockholders will have the right to subscribe for this at \$125 a share, one share for every four shares of old stock that they own. Holders of the three-and-one-half-per-cent convertibles of 1906 and the six-per-cent convertibles of 1908 will have the same right as if they had already converted their bonds into stock.

These "rights" to subscribe are valuable to present stockholders in the three

companies. Take the case of the New York, New Haven and Hartford. This stock sold on the day this article was written at 158. Yet stockholders are permitted to get the new allotment of it at 125. The difference between these two prices represents the value of the "rights." Hence it is profitable to take advantage of new stock subscriptions when you hold the stock of such seasoned standard companies as those just mentioned. It may also be borne in mind that "rights" to stock are set forth in a document which may be bought, sold and transferred.

The most important bond financing announced is that of the Missouri Pacific, which calls for an issue of \$29,806,000 first and refunding mortgage convertible fifty-year five-per-cent bonds. Stockholders have the right to subscribe to these bonds at 95. They are convertible into the stock of the company at par from September 1, 1912, to September 1, 1932.

THE TALKER

(Continued from Page 11)

ever see durin' them months that Rayworth was makin' such good friends with the little woman. But Rayworth was a pretty good talker, too.

"Well," says the Perfesser, wipin' his forehead, "Rayworth useter say that anybody who couldn't make money an' own a big house an' carriages was a fool; an' he told how all the big fellers had got rich first by sellin' nothin' fer somethin', an' he explained about stock companies an' how many suckers there was, an' he said if he was as good a talker as this first feller he would go into it quick."

"The first feller didn't know much about them things, but by-an'-by it seemed just common business to fix up a company of some kind an' sell stock an' take the money an' use it. It seemed just like what the big fellers did. An' so then, gents, Rayworth taught this first feller how to do it, an' all Rayworth asked fer that teachin' was a note promisin' so much money on a certain date out of the profits. That 'sall Rayworth did. He was scared to have anythin' ter do with the real business. Then one mornin', when they was all sittin' down to breakfast an' everythin' was goin' fine an' a whole lot of money had come in already, a ring came on the electric bell an' two big fellers walked straight in past the woman, fer she had answered the bell, an' they stood there lookin' at Rayworth an' the coffee an' eggs an' bacon an' muffins, an' the talkin' feller still sittin' there holdin' the blue coffee-cup his wife had bought fer him when they first went to housekeepin'. Yes, gents," says the Perfesser, "they stood there an' laughed, an' one of 'em says: 'This is a pretty little nest, ain't it?' an' the other hands the talkin' feller a warrant an' says: 'It's embezzlement, my friend, an' we got the case tacked down in fifty places. Get yer hat an' coat an' don't say nothin' we can use against yer.'"

"Well, gents, the first thing the feller thought of was Rayworth an' how, maybe, if that note could be destroyed there wouldn't be nothin' against him, an' it just happened that the feller knew that the note was in Rayworth's overcoat pocket. An' so the feller went out into the kitchen an' put on Rayworth's coat instead of his own, an' when he got a chance an' the big inspector wasn't lookin' he took all the papers out of the inside pocket an' put 'em through a crack in the stove. An' he did it to save Rayworth, an' of course when that note was gone Rayworth was all clear."

"The Perfesser stopped again an' turned one of them knobs on the gasoline torch so the light come up again good an' bright, but you could see how white his face looked against the shadow of the tree on the wall behind. You could hear one feller tryin' to screw on a cover to his salve-box."

"An' then," says the Perfesser, "the feller looked all around an' smelled the nice warm smell inside the house she useter keep so clean, an' then he looked at her. An' when he seen she wasn't cryin' or nothin' he was frightened. She was standin' there lookin' at him just as if she'd never seen him before. An' he says: 'Ain't you goin' to say nothin'?' An' she says: 'No, Mr. Rayworth told me two months ago that he was afraid you was in some dirty work an' would get into trouble. But I only half believed him then.' An' Rayworth stood behind her an' said: 'That's so, Ed, but I hope I won't be asked to testify against

yer," an' then the feller knew that Rayworth had tricked him, an' that anyhow he no longer had any home."

"An', gents, they sent that feller up fer seven years, an' the feller served six of it. It was really a hundred and eighty-two years. An' she got a divorce from him. He couldn't do nothin' about it. An' Rayworth married her an' she belonged to him."

"So when the feller got out," says he, "it was just before Christmas an' he shook hands with the warden, an' the warden says: 'Ed, keep out of trouble. Don't forget that you still wear that tattoo mark an' picture of a ship on yer forearm that was put there when you was almost a boy. It's still with yer an' so's yer record. Keep out of trouble.' An' the feller walked out where there was the noise of trucks an' mud in the streets an' electric lights in the store windows, an' he walked as far as a pawnshop. An' the man there says: 'You look kinder sick.' But all the feller did was to buy a revolver an' then he started out to look fer Rayworth. He'd found out already that Rayworth had got frightened, not knowin' the note had been burned up, an' was afraid that the feller would come out of prison an' tell on him or kill him; an' so he'd changed his name, probably, an' disappeared. But the feller was goin' ter be patient an' somethin' told him that he'd find Rayworth some day, an' then he'd kill him. There weren't any real life of any kind left fer him. He didn't know anybody or any place. He went back to look at the little house once, but they'd built a big apartment buildin' there. An' the main thing to do was to kill Rayworth when he found him. An' he hunted fer seven years."

"Then the Perfesser wiped his forehead again, fer his face was all wet, an' he pulled out the revolver he'd showed mean' pointed it up in the air, an' looked at it."

"An' he says, 'Gents, suppose I said I was that feller. An' suppose I said this was the revolver. An' suppose I said that Rayworth was standin' right down there among you an' I could drop him like a dog.'"

"At that the crowd kinder moved an' there was a kinder rustle of whispers an' everybody watched him. An' then after a minute I seen 'em all lookin' at each other. But the Perfesser laid the gun down an' several of 'em gave a sigh. I could hear 'em."

"But suppose," says the Perfesser, "I could do somethin' worse than shootin' him. Suppose he had a house here an' furniture an' the woman he stole, an' suppose he was respected an' people liked him an' her, an' he was doin' pretty well. Then suppose I took this here finger an' pointed it at him now as he stands down there with you, an' says: 'That's him!' He'd have to move out of town, wouldn't he, an' sell his house an' give up his job. He couldn't stand that story, could he? An' suppose I follered him an' her wherever they went an' waited till they got fixed an' told it all over again. I could break him in two just like he broke me in two. I could give 'em back them kind of days that I had when I useter set an' bite my nails down, thinkin' I didn't have her any more or nothin', an' feelin' of the woolen in a striped suit an' walkin' lockstep with a tin cup in my hand, an' dreamin' at night of that cat that useter set on the fence on spring days, an' thinkin' I smelled the perfume she used."

"Well, gents," he says after a minute, waitin' an' lookin' around on all sides of the

red wagon, 'what'll it be? I've waited seven years fer this. What'll it be—the gun or the finger?'

"Everybody kinder looked back at him fer a minute. The crowd moved a little this side an' that like butter-beans boilin' in a kettle. I don't suppose anybody'd dared to go way. It would looked like they was the man who was guilty. I couldn't see Henry Morse's face. He'd turned his back."

"Well, gents," says the Perfesser, "I ain't anybody much—just a talker. But I can give up the gun an' take this here finger an' point it an' wreck them two—the man an' the woman. An' I want to know what's right. I always thought I'd know when the time had come, but I've got to ask now. Shall I take this here finger," he says, "an' point it, or shall I shut my mouth? I'm askin', gents," he says."

"Point him out!" yells Dave Pierson. "Point him out! We'll run him out this town." An' it seemed like it started everybody. You could hear 'em growlin' kind of soft an' mean, like ugly collie dogs, an' even Father Ryan beside me kinder choked in his throat an' I seen a look on his face I ain't ever seen but twice."

"Of course, the only trouble," says the Perfesser, playin' with his coat buttons, "is that none of you fellers knew her or him. I guess I'd answer the way you do if I hadn't been a part of this. But," he says, just as if he was talkin' to himself, "it's funny how little things come back now, ain't it? I useter be mighty fond of that Rayworth—his name was Henry. Once Henry an' I went off shootin' together, an' we useter take lunches together days when I could get around to it. An' of course you have to like a man pretty well to see him at breakfast an' dinner an' then go to lunch with him, too. I remember he bought me a box of cigars one time. I kinder knew it was a question whether he should spend the money on himself or me, an' I was tickled ter death with 'em. I liked Henry. He was always talkin' about what we oughter do an' how in years to come we'd take a trip to Europe together. He's right there amongst you now. He knows it's true. Of course it ain't sayin' much, but I guess he was the best friend I ever had."

"An' then there was her," he says. "I remember how much she cared about my orders. Why, she useter take my order book an' look it over, an' when I'd made a big sale she was just as glad as if she'd done it herself. An' I remember how her laugh useter sound. An' I've always wondered if it sounds the same now. You see, gents, she had a nice way about her an' tried so hard to help me different ways an' plan so we could save money. I guess I never loved anybody much but her. I know I useter tell her I'd sacrifice anythin' fer her sake. I guess I was mighty fond of her," says he."

"With that he run his hand down into his collar again. An' then he commenced to play with the boxes of salve just as if he was kinder embarrassed an' ashamed. An' by-an'-by he looked up again, an' everybody was watchin' him till their eyes hurt 'em an' burned with starin'."

"Well, gents," says he, "I guess you must be right. I oughter point my finger an' wreck 'em. It's justice, I guess. But I ain't never been anythin' but a talker. Perhaps if I was different I'd do what I planned. But I've always been kinder

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easy about things an' I was fond of her an' him, an' I guess anybody'd say I was weak an' foolish now. By-an'-by he will go home with the rest of you an' maybe he'll tell her an' maybe he won't. I ain't goin' to point him out. I kinder like to think of her the way it useter be, an' if I did her any harm now I wouldn't want to think of it any more," he says.

"With that he put his hat on kinder slow an' wrinkled his nose again to let them eyeglasses drop into place on his nose. Then all of a sudden while the crowd was so still he went back to his singsong voice.

"Gents," he says, "how's that for a story—told for a little fun an' amusement about an' average man?" he says. "An' now," he says, "dippin' his hands into the basin of water, 'if you'll give me yer kind attention an' notice I'll show yer a marvelous new discovery. I'm about to wash my hands in this here basin, using ordinary water just as it runs out from your faucet, water spigot or garden hose at home, gents. Move up here a little closer, an' before I give my second demonstration of Smith's Twelve-Horse-Power Flake I'll offer a few more of the Suwanee Snake Salve used by the court beauties of

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"Right then I felt Father Ryan's hand grab my sleeve.

"What is it?" says I.

"Look at his arm," says the old man, kinder husky. "There's a tattoo on it—a picture of a ship," he says, an' pulled at my sleeve again.

"An' so we walks away. I couldn't say nothin'.

"An' I didn't see the Perfesser again except once. That was the next mornin'. I happened to look out the window there an' I seen his old white horse with his ears still hangin' down, pullin' the red wagon up the road there. An' I seen the Perfesser, too. He pushed down the big cotton umbrella an' stood up on the seat, with the sun shinin' on his fake eyeglasses, until the outfit had dropped outer sight over the ridge—lookin' back at the town."

WHITE MAGIC

(Continued from Page 17)

fist in her face. "Now listen, young lady. You are going home with me. And you are going to marry Vanderkief within six weeks."

Beatrice's expression was, in its way, quite as unpleasant as her father's. "You can't ruin me, father," said she with an ugly little laugh. "What you gave me is invested in Governments."

Richmond ground his teeth. "Don't remind me of my infernal folly. But I've had a valuable lesson. Not another cent do I give away till I'm dead."

"As soon as I can support myself," said Beatrice, "you'll get back what you gave me."

"Support yourself!" Richmond laughed—with real heartiness. He was surveying her standing there, in a fashionable carriage dress and looking engagingly fine and useless. "What could you do?"

"That remains to be seen," said Beatrice, flushing with mortification.

"Enough of that!" cried Richmond. "You certainly can't think me so weak and meek that I'd let you marry that fortune-hunting painter chap. I'll explain."

"Not to me," said Beatrice, walking calmly to the door. "Good-by, father."

"If you don't do as I say," shouted Richmond, "I'll ruin him."

Beatrice stopped short. She did not turn round, but from the crown of her head to the sweep of her skirt her whole figure expressed attention.

"He has a small competence—left him by an aunt," pursued Richmond, tranquil now. "I'll wipe it out. And I'll see that he is driven from the country."

Beatrice turned round. "You—would do—that?" she said slowly.

"Just that—and probably more," her father assured her genially. "I think I have a little power—despite the belief of certain members of my family to the contrary."

"But he has done nothing!" cried she. "I've told you he refused me—again and again. He has done everything to discourage me. He has wounded my pride. He has trampled on my vanity. He has told me plainly that in no circumstances would he burden himself with me."

"Then why do you persist?" said her father shrewdly.

She did not answer. Her head dropped.

Richmond laughed. "You see, your story doesn't hold together. This is Rhoda and Broadstairs over again. They conspired together to bleed me out of more than he had asked in the first place. I let them do it. But I knew what they were about. This is a different case."

White and shaking, he waved outstretched arms at her. "You and your vagabond will never get a cent out of me, living or dead. And he knows it. I told him."

"You saw him?" said Beatrice eagerly.

"What did he say?"

Richmond grew fiery red at the recollection of that interview, thus brought vividly back to him. "No matter," said he roughly. "You'll find that he wants nothing more to do with you. And when I get through with him he'll be glad to hide himself in some dark, cheap corner of Paris. He'll have to beg his passage money."

"Father, I told you the truth," said the girl with passionate earnestness. "He has never sought me. I have no hope of marrying him. I persisted—persist—because"—she drew her figure up proudly—"I love him!"

"A lot of pride you've got," sneered her father.

"Yes, I have," replied she. "I love him so much that I'd not be ashamed for the whole world to know it. I'm not one of those milk-and-water, cowardly women who have to wait till they're loved before they begin to give what they call love. I love him because he is the best all-round man I ever saw—because he is big and broad and simple—because he's honest and sincere—because he—because I love him!"

Richmond was silenced. She looked fine as she said this—the sort of woman an intelligent, appreciative man is mighty proud to have as a daughter. He was moved so powerfully that he could not altogether conceal it. But that was an impulse from a part of his nature deeply seculchered and almost dead—quite dead so far as influence upon action or practical life was concerned. "You're stark mad, Beatrice!" he cried. "This has got to be cured at once. Come home with me!"

"Father," she pleaded, "you never denied me anything in my life. And this I want more than all—"

"I thought you said you had no hope," cried her father, encouraged to see weakness in the feminine pathos of her tones. "Now, drop this nonsense! Come with me and marry Vanderkief or I'll beggar that artist and drive him out in disgrace. Take your choice. And be quick about it. I'll not make this offer again, and I'll not stop the wheels once I set them in motion. In two days I can have him made penniless."

Beatrice looked at her father; her father looked at her. She laughed—a quiet, cold laugh. "You win," said she. "I'll go."

And five minutes later she, having passively submitted to Allie's and Mrs. Kinnear's farewell embraces, descended to enter her father's automobile. Richmond took the seat beside her with an expression of mere tranquillity upon his shrewd, dangerous face.

He had only accomplished what he felt assured in advance he would accomplish. Whenever he played trumps they won.

(TO BE CONTINUED)

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PANTHER BOWS TO THE LAW

(Concluded from Page 13)

"No," answered Wick, paling slightly. "Why, it was Arch Slaymaker, the dep'ty shureff. I heerd it jest last night at Cube Acres' blacksmith shop. If they ever git holt of you they'll send you up fer twenty year."

For a moment the lad stared at the man on the mule with horror-fixed eyes. Then, rushing forward with clenched fist raised in the air, he shouted:

"Let 'em do it, then, Con Thistlewood! Let 'em do it! Ef they and their hellish law want to shet an innocent man up fer twenty year let 'em do it. But I won't run another step. I won't hide out in the bresh. I won't sneak around the rest of my life, like an aig-suckin' dog. No, I'll meet 'em on their own dunghill, with empty hands, and let 'em do their wust. Ef they send me to the pen'tenchy I'll stay there and rot there, so be it I must. But I'll ask God night and mawnin', as long as there's a breath in my body—and thar's a woman on this hyar mounting as will do the same—to curse 'em and blast 'em and burn 'em till hell itself snuffs out!"

He sped down the road like a madman—as for the moment he was. But when, eleven hours later, or about three o'clock in the morning, he entered Morning Sun's single hushed street, his passion had burned itself out and left him as a cold cinder. He was footsore, weary and sick at heart. To give himself up was his one thought, as death is the tortured victim's one thought. For the rest, the future was a blank.

At Wick's second rap Sheriff Gage cautiously poked his head out of a secondary window.

"Who's there?" he demanded. "Wick Wolverton. I'm the feller that killed Arch Slaymaker. I've come to give myself up."

"Holy smoke!" dropped down from above, followed by a momentary silence. Possibly Mr. Gage was recalling that two of his predecessors had left their beds to receive penitent fugitives and had returned on stretchers.

"All right," he finally observed. "I'll be down in a minute."

Being nerry enough to come down he was also nerry enough to leave his prisoner unfettered. A walk of a block and a half brought them to the little frame courthouse, which harbored a jail in the rear. But the sheriff did not turn in.

"Ain't you goin' to take me to jail?" asked Wick uneasily.

"Not just yet," returned the sheriff.

He rapped sharply on the first door beyond the courthouse. A light presently appeared inside, the key turned in the lock, and the two nocturnal callers stepped inside. Then it was that Wolverton's teeth chattered. For, standing before him in robust flesh and blood was the white man whom he supposed himself to have slain in the warehouse mêlée. Mr. Slaymaker also recognized Wick and smiled.

"You cut my hair a little shorter than my wife likes it, Wick," he observed facetiously, pointing to his temple, where a red mark like the scar of a hot poker was continued as a furrow through the adjacent region of hair. "But I explained to her that you wasn't my reg'lar barber."

The two officials whispered together a moment, and then the deputy said: "Me and Mr. Gage want to step across the street a minute to see the state's attorney. But I'd like to ask you first if you knew who I was when you shot me."

"No, seh."

"And yet you and me have been on speakin' terms for a year or so. Didn't you see me plain?"

Wolverton looked embarrassed for a moment. "I war just a-shootin' without seein', you might say. And yet, on t'other

hand, I could see straight enough, too. I can't adzactly explain it to you. But I nuvver 'knowed I'd shot you till Con Thistlewood told me yisty arfternoon I'd killed you."

"And why did you give yourself up—thinking you'd killed me?"

The mountaineer's eyes dropped. "I'd rather not say."

The two men returned after an absence of a few minutes. Wick was nervously twirling his slouch hat between his hands.

"My boy," began Gage, "seeing you didn't kill Mr. Slaymaker here, which might have complicated matters, and that you evidently shot in self-defense, and that the second nigger you brought down is gettin' well, the state's attorney has decided to discharge you. You're a free man. But I'd like to have you get out of town before daylight and stay out. The niggers here have got it in for you and there might be trouble. That's why I didn't wait till morning to settle this matter."

Wick blinked a moment in bewilderment. "I hev satisfied the law?"

"You have."

For the first time in days the mountain man smiled.

"Then I reckon the treats air on me. Sorry I ain't got nothin' better." Whereupon he passed around his plug.

As he clapped on his hat a thought occurred to him—one that he expressed with some abashment.

"Do the law give me my money back or do it not?"

"What money?" inquired the sheriff. "The three hunderd I had in the bank. You fellers have got it in your jeans by this time, I s'pose."

Slaymaker made a precipitate dash for the porch, from which point immediately issued a series of gurgles, cackles, squeals and whistling respirations. Gage solemnly explained that his assistant was subject to sudden attacks of asthma.

"Sounds to me like a man bustin' to larf," observed Wick tartly. "But ef he thinks I come down hyar fer that money—"

"He don't think so. And your money is safe in the bank. The best way for you to get it, without taking any chances with the niggers, is to draw me a check right now. Then you wait for me at Coon Creek bridge. I'll be there by a little after nine o'clock in the morning."

Wolverton, homeward bound, was lucky enough to catch a seventeen-mile ride on a drover's extra saddle-horse. Hence, in spite of his short rest of the night before, taken in the willows of Coon Creek, he reached the mountain with a comparatively springy step. He made straight for Squire Hedge's cabin, but near Rabbit Grove Church he spied Pen coming up the road. She was dressed in black, like a widow.

At sight of Wolverton the girl stiffened as if confronted by an apparition.

"You heerd, too, that the man you killed was the dep'ty shureff?" she asked abruptly.

"Yes."

"And you was—you was afeerd to go down?"

"I heerd about the dep'ty and I did go down," he announced proudly. "But the dep'ty didn't die. Nuther did the second nigger I shot, fer that matter. So the law air satisfied. I air a free man, and I got my three hunderd right hyar to shove under your pap's nose," he added, tapping his breast pocket.

Pen stood speechless, with the slow tears crawling down her cheeks. Wolverton kissed her gently, half reverently.

"Cain't you say you're glad to see me back, Honey?" he asked.

"Not—yet," came chokingly from between her quivering lips.

Are There Any Clever Girls and Women

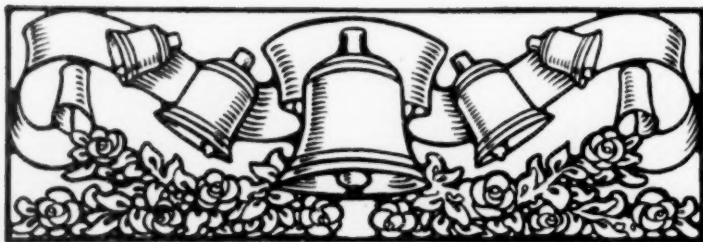
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